

A Correlation:
NEW JERSEY
Academic Standards
and
Junior Achievement
Capstone Programs



Updated September 2022
Common Core State Standards Included
[2020 Career Readiness, Life Literacies, and Key Skills standards](#)

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Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the New Jersey Social Studies Framework. 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* helps prepare students for a lifetime of learning and academic achievement.

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. Both implementation options augment students' core curriculum in social studies, English language arts, and mathematics. Throughout the programs, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

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

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

JA Finance Park Entry Level offers three implementations' options:

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

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

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts	Math
<p>Unit 1: Financial Literacy You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in JA BizTown and in life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>Concepts: Financial institutions, Check register, Goods and services, Payment methods</p> <p>Skills: Critical thinking, reading for information, reasoning, research, math computation, active listening, collaboration, interrogative questioning, visual interpretation, oral and written communication</p>	<p>21st Century Life & Career Skills</p> <p>Grade 4</p> <p>9.1.4.A.4 9.1.4.B.2 9.1.4.B.5 9.1.4.C.2 9.1.4.C.3 9.1.2.C.4 9.1.4.D.1 9.2.4.B.6 9.2.4.B.7 9.2.4.C.3 9.2.4.C.4</p> <p>Grades 5-8</p> <p>9.1.8.B.1 9.1.8.B.3 9.1.8.B.4 9.1.8.B.8 9.1.8.B.9 9.1.8.C.1 9.1.8.C.2 9.1.8.C.3 9.1.8.D.1 9.1.8.E.5 9.2.8.B.11</p> <p>Social Studies Grade 4</p> <p>6.1.4.C.10 6.1.4.C.11</p>	<p>Grade 4</p> <p>RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>Grade 5</p> <p>RI.5.4 RI.5.5 RI.5.7</p> <p>Grade 6</p> <p>SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>Grade 6</p> <p>RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>Grade 4</p> <p>4.NBT.3 4.NBT.4</p> <p>Grade 5</p> <p>5.NBT.5 5.NBT.7</p> <p>Grade 6</p> <p>6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
<p>Unit 2: Community and Economy Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>Concepts: Circular flow, Resources, Free enterprise, Scarcity</p> <p>Skills: Critical thinking, interpretation, innovation, adaptability, self-direction, role playing, teamwork, economic literacy, summarizing, comparing and contrasting, math computation, posing and answering questions, visual interpretation</p>	<p>21st Century Life & Career Skills</p> <p>Grade 4</p> <p>9.1.4.B.1 9.1.4.C.1 9.1.4.F.1 9.1.4.F.2 9.2.4.A.4 9.2.4.F.3</p> <p>Grades 5-8</p> <p>9.1.8.A.6 9.1.8.F.1 9.1.8.F.2 9.1.8.F.3</p> <p>Social Studies Grade 4</p> <p>6.1.4.C.1 6.1.4.C.2 6.1.4.C.4 6.1.4.C.5 6.1.4.C.6 6.1.4.C.7 6.1.4.C.8 6.1.4.C.13 6.1.4.C.16</p>	<p>Grade 4</p> <p>RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1 L.4.4</p> <p>Grade 5</p> <p>L.4.6 RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p>Grade 6</p> <p>R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>1 2 4</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
<p>Unit 3: Work Readiness Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at JA BizTown. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>Concepts: Interests and skills, Careers, Soft skills, Jobs</p> <p>Skills: Word recognition and understanding, discussion, self-direction, interrogative questioning, critical thinking, problem solving, reasoning, interpretation, personal expression, cooperation, public speaking and listening, adaptability, self-discipline</p>	<p>21st Century Life & Career Skills</p> <p>Grade 4 9.1.4.A.1 9.1.4.A.2 9.2.4.A.1 9.2.4.A.2 9.2.4.A.3 9.2.4.A.4</p> <p>Grades 5-8 9.1.8.A.2 9.1.8.A.5 9.2.8.B.1 9.2.8.B.3</p> <p>Social Studies</p> <p>Grade 4 6.1.4.C.10 6.1.4.C.11</p>	<p>Grade 4 RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>Grade 5 RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>Grade 6 SL.6.1 L.6.1 L.6.2 L.6.4 L.6.6</p>	<p>Grade 4 4.MD.4</p> <p>Grade 5 5.MD.2</p> <p>Mathematical Practices 4-6 2 4-6</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
<p>Unit 4: Business Management Citizens prepare for their visit to JA BizTown by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit 	<p>Concepts: Running a business, Operating costs, Advertising, Quality business, Personal finance</p> <p>Skills: Leadership, discussion, self-direction, linking opinion and reason, math computation, choosing words and phrases to convey ideas precisely, teamwork, class discussion, personal expression, understanding cause and effect relationships, visual interpretation, graph skills, following directions</p>	<p>21st Century Life & Career Skills Grade 4 9.1.4.A.3 9.1.4.B.1 9.1.4.C.1 9.2.4.B.1</p> <p>Grades 5-8 9.1.8.A.1 9.1.8.A.7 9.2.8.E.1 9.2.8.B.3 9.2.8.B.4</p> <p>Social Studies Grade 4 6.1.4.C.1 6.1.4.C.2 6.1.4.C.3</p>	<p>Grade 4 W.4.1 W.4.2 W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>Grade 5 W.5.1 W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>Grade 6 W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>Grade 4 4.NBT.5</p> <p>Grade 5 5.NBT.5</p> <p>Grade 6 6.NS.2 6.NS.3</p> <p>Mathematical Practices 4-6 1-7</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
<p>Unit 5: Visit and Debrief Citizens participate in the JA <i>BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA <i>BizTown</i> ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at JA <i>BizTown</i> ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>Concepts: Business management, Economics, Free enterprise, Performance evaluation</p> <p>Skills: Self-direction, planning, self-discipline, adaptability, initiative, interpersonal communication, math computation, teamwork, self-reflection, self-expression, recalling and presenting relevant information</p>	<p>21st Century Life & Career Skills Grade 4 9.1.4.C.1 9.1.4.B.5 9.1.4.D.1 9.1.4.E.1 9.1.4.E.2 9.2.4.A.1 9.2.4.A.4</p> <p>Grades 5-8 9.1.8.A.1 9.1.8.A.7 9.1.8.D.1 9.1.8.E.1 9.1.8.E.4 9.1.8.E.6</p> <p>Social Studies Grade 4 6.1.4.C.4 6.1.4.C.5 6.1.4.C.6 6.1.4.C.7 6.1.4.C.8 6.1.4.C.10 6.1.4.C.11</p>	<p>Grade 4 W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5 W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6 W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>Grade 5 5.NBT.5</p> <p>Mathematical Practices 4-6 1-7</p>

JA Biz Town Adventures

Session Details	Social Studies Standards	Career Readiness, Life Literacies and Key Skills 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>6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.</p> <p>6.1.5.EconET.2: Use quantitative data to engage in cost benefit analyses of decisions that impact the individual and/or community.</p>	<p>9.2.5.CAP.1: Evaluate personal likes and dislikes and identify careers that might be suited to personal likes.</p> <p>9.2.5.CAP.2: Identify how you might like to earn an income.</p> <p>9.2.5.CAP.3: Identify qualifications needed to pursue traditional and non-traditional careers and occupations.</p> <p>9.2.5.CAP.4: Explain the reasons why some jobs and careers require specific training, skills, and certification (e.g., life guards, child care, medicine, education) and examples of these requirements</p>	<p>Grade 4 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 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>6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.</p> <p>6.1.5.EconET.2: Use quantitative data to engage in cost benefit analyses of decisions that impact the individual and/or community.</p>	<p>9.2.5.CAP.1: Evaluate personal likes and dislikes and identify careers that might be suited to personal likes.</p> <p>9.2.5.CAP.2: Identify how you might like to earn an income.</p> <p>9.2.5.CAP.3: Identify qualifications needed to pursue traditional and non-traditional careers and occupations.</p> <p>9.2.5.CAP.4: Explain the reasons why some jobs and careers require specific training, skills, and certification (e.g., life guards, child care, medicine, education) and examples of these requirements</p>	<p>Grade 4 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 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 Biz Town Adventures

Session Details	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	Common Core ELA	Common Core Math
<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>6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.</p> <p>6.1.5.EconET.2: Use quantitative data to engage in cost benefit analyses of decisions that impact the individual and/or community.</p> <p>6.1.5.EconEM.1: Explain why individuals and businesses specialize and trade.</p> <p>6.1.5.EconEM.2: Identify examples of the variety of resources that are used to produce goods and services (i.e., human capital, physical capital, natural resources).</p>	<p>9.4.5.CT.1: Identify and gather relevant data that will aid in the problem-solving process</p> <p>9.4.5.CT.2: Identify a problem and list the types of individuals and resources (e.g., school, community agencies, governmental, online) that can aid in solving the problem</p>	Grade 4 RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6	4.oa.1 4.nbt.4 5.nbt.1-2

JA Biz Town Adventures

<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>6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.</p> <p>6.1.5.EconET.2: Use quantitative data to engage in cost benefit analyses of decisions that impact the individual and/or community.</p> <p>6.1.5.EconEM.1: Explain why individuals and businesses specialize and trade.</p> <p>6.1.5.EconEM.2: Identify examples of the variety of resources that are used to produce goods and services (i.e., human capital, physical capital, natural resources).</p>	<p>9.4.5.CT.1: Identify and gather relevant data that will aid in the problem-solving process</p> <p>9.4.5.CT.2: Identify a problem and list the types of individuals and resources (e.g., school, community agencies, governmental, online) that can aid in solving the problem</p>	<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>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>
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JA Biz Town Adventures

Session Details	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	Common Core ELA	Common Core Math
<p>Adventure Five: Consumer 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>6.1.5.EconEM.2: Identify examples of the variety of resources that are used to produce goods and services (i.e., human capital, physical capital, natural resources).</p> <p>6.1.5.EconNM.7: Describe the role and relationship among households, businesses, laborers, and governments within the economic system.</p>	<p>9.4.8.ILM.7: Use information from a variety of sources, contexts, disciplines, and cultures for a specific purpose.</p> <p>9.1.5.PB.2: Describe choices consumers have with money (e.g., save, spend, donate).</p> <p>9.1.5.PB.1: Develop a personal budget and explain how it reflects spending, saving, and charitable contributions.</p>	Grade 4 RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6 Grade 5 RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6	4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4 5.nbt.1-2

JA Finance Park

Unit Description	Social Studies Standards	2020 Standards: 9.1 Personal Financial Literacy	English Language Arts	Math
<p>Unit 1: Income 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>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>9.1.8.EG.1: Explain how taxes affect disposable income and the difference between net and gross income</p>	<p>Grade 6 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b</p> <p>Grade 8 NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p>Unit 2: Saving, Investing and Risk Management 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>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>9.1.12.FI.4: Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).</p> <p>9.1.12.PB.1: Explain the difference between saving and investing.</p> <p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p> <p>9.1.12.PB.6: Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.</p> <p>9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.</p>	<p>Grade 6 RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b</p> <p>Grade 8 NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

JA Finance Park

Unit Description	Social Studies Standards	2020 Standards: 9.1 Personal Financial Literacy	English Language Arts	Math
<p>Unit 3: Debit and Credit 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>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>9.1.8.CDM.1: Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.</p> <p>9.1.8.CDM.2: Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each.</p> <p>9.1.8.CP.3: Explain the purpose of a credit score and credit record, the factors and impact of credit scores.</p>	Grade 6 SL.6.1 SL.6.2 Grades 9-10 L.9-10.1 L.9-10.4 Grades 11-12 SL.11-12.1 L.11-12.1 L.11-12.4 Grade 7 RP.7.R2.b NS.7.3 Grade 8 SP.7.5 G.8 SP.8.2	Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5 Grade 7 RP.7.R2.b NS.7.3 SP.7.5 Grade 8 G.8 SP.8.2
<p>Unit 4: Budget+ 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>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>9.1.8.CP.1: Compare prices for the same goods or services.</p> <p>9.1.8.CP.2: Analyze how spending habits affect one's ability to save.</p> <p>9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.</p>	Grade 6 RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4 Grade 7 RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4 Grade 8 RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4 Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4	Grade 6 NS.6.2 NS.6.3 NS.6.5 Grade 7 NS.7.2 NS.7.3 EE.7.1 EE.7.2 Grade 8 NS.7.2 NS.7.3 EE.7.1 EE.7.2 Grades 9-10 NS.7.2 NS.7.3 EE.7.1 EE.7.2

JA Finance Park

Unit Description	Social Studies Standards	2020 Standards: 9.1 Personal Financial Literacy	English Language Arts	Math
<p>Unit 5: Simulation and Debriefing 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. 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>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>9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.</p> <p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p>	<p>Grade 6 RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7 RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8 RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10 RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 RP.7.R2.b NS.7.2 NS.7.3</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	Common Core ELA
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>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>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities.</p> <p>6.1.12.EconNE.9.c: Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.</p>	<p>9.2.12.CAP.1: Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession.</p> <p>9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.</p> <p>9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.</p> <p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p>	<p>Grades 9-10 RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>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>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Incentives influence choices which result in policy changes.</p>	<p>9.1.12.PB.1: Explain the difference between saving and investing.</p> <p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p>	<p>Grades 9-10 RI .9–10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	Common Core ELA
<p>Unit 3: Debit and Credit 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>Economics, Innovation and Technology 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.CDM.1: Identify the purposes, advantages, and disadvantages of debt.</p> <p>9.1.12.FI.3: Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).</p> <p>9.1.12.FI.4: Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).</p>	<p>Grades 9-10 SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12 SL11-12.1,4 L.11-12.1,4</p>
<p>Unit 4: Budget+ 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>Economics, Innovation and Technology 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p> <p>9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.</p> <p>9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.</p> <p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p>	<p>Grades 9-10 RI .9-10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI .11-12.1 SL11-12.1 L.11-12.1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills 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>Economics, Innovation and Technology 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p> <p>9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.</p> <p>9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.</p> <p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p>	<p>Grades 9-10</p> <p>RI .9–10.1,4,8 W. 9-10. 1 W. 9-10.4-9 SL. 9-10. 1 SL.9-10.4-6 L.9-10. 1-6</p> <p>Grades 11-12</p> <p>RI .11-12.1,4,8 W.11-12.1 W. 11-12.4-9 SL.11-12. 1 SL.11-12.4-6 L.11-12. 1-6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts
<p>Theme 1: Employment and Income Foundation 1 Career Cluster Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway Objectives: Students will: <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>	NA	<p>9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.</p> <p>9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.</p> <p>9.2.12.CAP.6: Identify transferable skills in career choices and design alternative career plans based on those skills.</p>	RI.9-10. 1,4 W.9-10. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6 RI.11-12. 1,4 W.11-12. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6
<p>Theme 1 Foundation 2 Net Income Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck. Objectives: Students will: <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>	Economics, Innovation and Technology: Exchange and Markets 12 Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities. 6.1.12.EconNE.9.c: Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.	<p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p>	RI.9-10. 1,4 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6 RI.11-12. 1,4 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6

JA Finance Park Advanced

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills 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. <p>Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics.</p>	<p>Economics, Innovation and Technology 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth.</p>	<p>RI.9-10. 1,4 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</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>Economics, Innovation and Technology 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p>	<p>RI.9-10. 1,4 W.9-10. 1,4 SL 9-10. 1,2,5 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 W.11-12. 1,4 SL 9-10. 1,2,5 L 11-12. 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills 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>Economics, Innovation and Technology 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.</p> <p>9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.</p> <p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p>	<p>RI.9-10 1,4 SL 9-10 1,2 L 9-10 1- 6</p> <p>RI.11-12 1,4 SL 9-10 1,2 L 11-12 1- 6</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>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Buyers and sellers interact in competitive markets based on prices that reflect scarcity of goods and services in the market.</p> <p>Markets exist to facilitate the exchange of goods and services. Competition among sellers and buyers exists in specific markets.</p>	<p>9.1.12.RM.3: Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.</p> <p>9.1.12.RM.4: Determine when and why it may be appropriate for the government to provide insurance coverage rather than private industry.</p> <p>9.1.12.RM.5: Explain what self-insuring is and determine when it is appropriate.</p> <p>9.1.12.RM.7: Evaluate individual and family needs for insurance protection using opportunity-cost analysis to determine if the amount of protection is adequate or over-insured.</p>	<p>RI.9-10 1,4 W.9-10 1,2,4,6,7,8 SL 9-10 1,2,4,5 L 9-10 1- 6</p> <p>RI.11-12 1,4 W.11-12 2,4,6,7,8 SL 9-10 1,2,4,5 L 11-12 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts
<p>Theme 6: Investing Investing for the Future 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 	Economics, Innovation and Technology: Exchange and Markets 12 Incentives influence choices which result in policy changes.	9.1.12.RM.1: Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments. • 9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.	RI.9-10 1,4 W.9-10 1,8 SL 9-10 1,2,5 L 9-10 1- 6 RI.11-12 1,4 W.11-12 1,8 SL 9-10 1,2,5 L 11-12 1- 6
<p>Theme 7: Simulation and Debrief 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. 	Economics, Innovation and Technology 12 Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.	RI.9-10 1,4 W.9-10 1,2,4,6,7,8 SL 9-10 1,2,4,5,6 L 9-10 1- 6 RI.11-12 1,4 W.11-12 1,2,4,6,7,8 SL 9-10 1,2,4,5,6 L 11-12 1- 6

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
Theme One: Employment and Income			
Entrepreneurial Strengths and Talents 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.	Students will: <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. 	NA	9.2.12.CAP.21: Explain low-cost and low-risk ways to start a business. 9.2.12.CAP.22: Compare risk and reward potential and use the comparison to decide whether starting a business is feasible. 9.2.12.CAP.23: Identify different ways to obtain capital for starting a business.
Job Loss 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.	Students will: <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. 	NA	9.2.12.CAP.1: Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession. 9.2.12.CAP.12: Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients. 9.2.12.CAP.13: Analyze how the economic, social, and political conditions of a time period can affect the labor market.
My Work Values and Responsibilities 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.	Students will: <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. 	NA	9.2.12.CAP.8: Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
The IRS W-4 Form <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>	Students will: <ul style="list-style-type: none"> ▪ Explain the purpose of the W-4 form. ▪ Examine the employee sections of the W-4 form 	Economics, Innovation and Technology: Exchange and Markets 12 Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities. 6.1.12.EconNE.9.c: Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.	9.1.12.EG.2: Explain why various forms of income are taxed differently. 9.2.12.CAP.15: Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income. • 9.2.12.CAP.16: Explain why taxes are withheld from income and the relationship of federal, state, and local taxes (e.g., property, income, excise, and sales) and how the money collected is used by local, county, state, and federal governments.
Theme Two: Employment and Education			
Applying for Financial Aid with FAFSA <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	Students will: <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. 	Economics, Innovation and Technology: Exchange and Markets 12 Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities.	9.2.12.CAP.11: Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education.
Career Decisions <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	Students will: <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. 	Economics, Innovation and Technology: Exchange and Markets 12 Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment. 9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans. 9.2.12.CAP.6: Identify transferable skills in career choices and design alternative career plans based on those skills.

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
Grades Count! Students consider the consequence of grades and other factors and their effects on college options and scholarships.	Students will: <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 		9.2.12.CAP.10: Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).
Interpreting a Financial Aid Award Letter Students learn how to interpret a financial aid award letter and negotiate for more aid	Students will: <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. 	NA	9.2.12.CAP.10: Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans). 9.2.12.CAP.11: Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education.
Paying for Postsecondary Education Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.	Students will: <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. 	Economics, Innovation and Technology: Exchange and Markets 12 Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	9.2.12.CAP.10: Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
Theme Three: Financial Responsibility and Decision Making			
Buying Your First Car Students learn to be smart consumers when purchasing a new or used car	Students will: <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. 	Economics, Innovation and Technology: Exchange and Markets 12 Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	9.1.12.FP.7: Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).
Cost of Living Students consider the differences in cost of living and median wage in different areas of the United States.	Students will: <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. 	Economics, Innovation and Technology: Exchange and Markets 12 Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	9.1.12.FP.6: Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice. 9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.
My Financial Future and Debt Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.	Students will: <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. 	Economics, Innovation and Technology: Exchange and Markets 12 Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	9.1.12.CDM.4: Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan debt. 9.1.12.CP.1: Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans. 9.1.12.CP.2: Identify the advantages of maintaining a positive credit history.

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
<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>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.CFR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.</p> <p>9.1.12.CFR.2: Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
Planning for Financial Success Students use critical thinking skills and design to communicate the benefits of financial goal planning.	Students will: <ul style="list-style-type: none"> ▪ Recognize the steps for financial goal planning. ▪ Identify a financial goal and develop a plan to reach it. 	Economics, Innovation and Technology: Exchange and Markets 12 Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences. 9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.
Sales and Property Taxes Students determine the impact taxes have on financial decision making.	Students will: <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. 	Economics, Innovation and Technology: Exchange and Markets 12 Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities. 6.1.12.EconNE.9.c: Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.	9.1.12.EG.1: Review the tax rates on different sources of income and on different types of products and services purchased. 9.1.12.EG.2: Explain why various forms of income are taxed differently.
Theme Four: Planning and Money Management			
A World Without Cash 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.	Students will: <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. 	Economics, Innovation and Technology: Exchange and Markets 12 Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	9.1.12.FI.1: Identify ways to protect yourself from identify theft. 9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
Extracurricular Expenses <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>	Students will: <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 	Economics, Innovation and Technology: Exchange and Markets 12 Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences. 9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.
Unexpected Expenses <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	Students will: <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. 	Economics, Innovation and Technology: Exchange and Markets 12 Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances. 9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
Theme Five: Risk Management and Insurance			
Auto Insurance <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>	Students will: <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. 	Economics, Innovation and Technology: Exchange and Markets 12 Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	9.1.12.RM.3: Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
Mortgages <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>	Students will: <ul style="list-style-type: none"> ▪ Explain the expenses associated with taking out a mortgage. ▪ Differentiate among different types of mortgages. 	Economics, Innovation and Technology: Exchange and Markets 12 Buyers and sellers interact in competitive markets based on prices that reflect scarcity of goods and services in the market. Markets exist to facilitate the exchange of goods and services. Competition among sellers and buyers exists in specific markets.	9.1.12.CDM.5: Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages). 9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.). 9.1.12.CDM.7: Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate. 9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools.

Theme 6: Investing

Purchasing Stocks <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>	Students will: <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. 	Economics, Innovation and Technology: Exchange and Markets 12 Buyers and sellers interact in competitive markets based on prices that reflect scarcity of goods and services in the market. Markets exist to facilitate the exchange of goods and services. Competition among sellers and buyers exists in specific markets.	9.1.12.PB.1: Explain the difference between saving and investing. 9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences. 9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.
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JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
<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>Economics, Innovation and Technology: Exchange and Markets 12 Markets exist to facilitate the exchange of goods and services. Competition among sellers and buyers exists in specific markets.</p>	<p>9.1.12.FI.3: Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement). 9.1.12.FP.1: Create a clear long-term financial plan to ensure its alignment with your values. 9.1.12.FP.2: Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed. 9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time. 9.1.12.RM.1: Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments. 9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.</p>

JA Finance Park Extension Activities

Extension Activity Description	Common Core English/Language Arts	Common Core Math	NJ 21st-Century Life & Career
Unit 1: Income 1. Kuder Navigator Career Assessment Students take an online career assessment to learn about their interests, skills, and work values.	L.6.4 L.7.4 L.8.4		
2. Career Choice Research Students access career information online and use the <i>Occupational Outlook Handbook</i> to record their findings on a Career Critique Chart.	RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 RI.9-10.1 SL. 9-10.1 RI.11-12.1 SL. 11-12.1		9.2.12.A.1
3. Being an Entrepreneur Students examine entrepreneurial skills and present new business ideas to the class.	SL.6.1 SL.6.4 SL.6.5 SL.7.1 SL.7.4 SL.7.5 SL.8.1 SL.8.4 SL.8.5 SL.9-10.1 SL. 9-10.4 SL. 9-10.5 SL.11-12.1 SL.11-12.5		

JA Finance Park Extension Activities

Extension Activity Description	Common Core English/Language Arts	Common Core Math	NJ 21st-Century Life & Career
4. Starting a Lawn Care Business Students identify a business and figure fixed and variable costs.	SL.6.1 L.6.4 SL.7.1 L.7.4 SL.8.1 L.8.4 SL.9-10.1 L. 9-10.4 SL.11-12.1	6.SP.1 HSS.IC.B.6	
5. STEM Careers Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.	SL.6.1 SL.7.1 SL.8.1 SL.9-10.1 SL.11-12.1		9.2.12.A.1
6. Social Security and Medicare Students read a brief history of Social Security and Medicare and review tax tables for income examples.	RI.6.1 RI.7.1 RI.8.1 RI.9-10.1	6.NS.3 7.RP.3	9.2.8.A.8 9.2.12.A.11
7. Sales Receipt Analysis Students examine the cost of sales tax for items in their shopping cart.	RI.6.1 RI.7.1 RI.8.1	7.RP.3	9.2.8.A.8

JA Finance Park Extension Activities

Extension Activity Description	Common Core English/Language Arts	Common Core Math	NJ 21st-Century Life & Career
8. How to Complete a 1040-EZ Income Tax Form Students complete an IRS Form 1040-EZ and examine the equity of a progressive tax.	RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 SL. 9-10.1 SL.11-12.1		
Unit 2: Saving, Investing and Risk Management 1. Understanding College Costs and the FAFSA The FAFSA form is used to evaluate a student's (and parents') financial ability to pay for college.	RI.6.1 W.6.7 RI.7.1 W.7.7 RI.8.1 W.8.7 RI.9-10.1		
2. Understanding Stock Quotes Students use the information found in a sample stock quote table to analyze a stock portfolio.	RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4 RI.9-10.1		9.2.8.D.1
3. Roth IRAs: Teens and Retirement Savings With earned income, students can invest and watch their savings grow for retirement.	SL.6.1 L.6.4 SL.7.1 L.7.4 SL.8.1 L.8.4 SL.9-10.1 L. 9-10.4 SL.11-12.1 L. 11-12.4		9.2.8.A.5 9.2.8.D.1

JA Finance Park Extension Activities

Extension Activity Description	Common Core English/Language Arts	Common Core Math	NJ 21st-Century Life & Career
4. Compound Interest and the Rule of 72 Students use an online compound interest calculator to determine the growth of investments with varying interest rates and time horizons.	RI.6.1 RI.7.1 RI.8.1		9.2.8.D.1 9.2.8.D.7 9.2.12.C.2
5. Junior Achievement \$ave, USA “Risk and Insurance” Online Lesson This interactive lesson helps students define risk, common insurance terms, and the different types of insurances.	RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4		9.2.8.G.2 9.2.8.G.3 9.2.8.G.4 9.2.8.G.6
Unit 3: Debit and Credit 1. Checks and Checking Accounts Students practice check writing and keep a check register to track their checks, deposits, withdrawals, and automatic electronic payments.	RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4		
2. Installment Debt Students become aware that an installment debt can be considerably greater than the original purchase price of an item.	RI.6.1 RI.7.1 RI.8.1		

JA Finance Park Extension Activities

Extension Activity Description	Common Core English/Language Arts	Common Core Math	NJ 21st-Century Life & Career
3. Rent or Home Ownership Students compare the benefits and responsibilities that come with renting or owning a home.	RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 RI.9-10.1 SL. 9-10.1 L.9-10.4 RI.11-12.1 SL. 11-12.1 L.11-12.4		
4. Leasing vs. Buying a Car Students assess the pluses and minuses of leasing or buying a car.	RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4		
5. Identity Theft Students learn about steps they can take to help protect their payment cards and personal identity from theft.	RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 RI.9-10.1 SL.9-10.1 SL.11-12.1		9.2.8.B.11

JA Finance Park Extension Activities

Extension Activity Description	Common Core English/Language Arts	Common Core Math	NJ 21st-Century Life & Career
Unit 4: Budget + 1. Sample Budgets Students practice preparing budgets and making budgeting decisions. They work in teams, pairs, or individually.	RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 SL.9-10.1 SL.11-12.1		9.2.12.A.8
2. Personal Budget Through discussion and research, students recognize the need for responsible spending and the benefit of budgeting.	RI.6.1 W.6.7 SL.6.1 RI.7.1 W.7.7 SL.7.1 RI.8.1 W.8.7 SL.8.1 SL.9-10.1 SL.11-12.1	7.RP.3	
3. Paying for Postsecondary Education Students see that education after high school is an investment in their future. They explore options to pay for higher education.	RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 SL.9-10.1 SL.11-12.1		