# JA Personal Finance – Blended

<table>
<thead>
<tr>
<th>Session Details</th>
<th>MT Academic Standards</th>
<th>Common Core ELA</th>
<th>Literacy in History Social Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session One: Money for the Long Run</strong>&lt;br&gt;Objectives: &lt;br&gt;The students will: &lt;br&gt;• Define personal finance and why it matters. &lt;br&gt;• Contrast being rich with using financial planning to be financially secure. &lt;br&gt;• Express the relationship between career, education choices, and lifetime earnings. &lt;br&gt;<strong>Concepts:</strong> Earnings, Education, Lifetime earnings, Personal finances &lt;br&gt;<strong>Skills:</strong> Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</td>
<td><strong>Career and Vocational/Technical Education</strong>&lt;br&gt;1.3 Evaluate career choices and the effect of family and lifestyle.</td>
<td>Grades 9-10 &lt;br&gt;RL.910.2 &lt;br&gt;RL.910.4 &lt;br&gt;RL.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>
</tr>
<tr>
<td><strong>Session Two: Why Budget?</strong>&lt;br&gt;Objectives: &lt;br&gt;The students will: &lt;br&gt;• Plan, prioritize, and adjust expenses to meet a scenario-based budget. &lt;br&gt;• Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step. &lt;br&gt;<strong>Concepts:</strong> Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings &lt;br&gt;<strong>Skills:</strong> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</td>
<td><strong>Social Studies</strong>&lt;br&gt;1.1 Analyze and adapt an inquiry process (i.e., identify question or problem, locate and evaluate potential resources, gather and synthesize information, create a new product, and evaluate product and process).&lt;br&gt;<strong>Workplace Competencies</strong>&lt;br&gt;1.2 Use or prepare budgets, make forecasts, keep records, make adjustments to meet objectives, and evaluate financial records.</td>
<td>Grades 9-10 &lt;br&gt;RL.910.2 &lt;br&gt;RL.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>
<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>
</tr>
</tbody>
</table>

---

[Junior Achievement](https://www.juniorachievement.org)
<table>
<thead>
<tr>
<th>Session Details</th>
<th>MT Academic Standards</th>
<th>Common Core ELA</th>
<th>Literacy in History Social Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session Three: Anatomy of a Budget</strong>&lt;br&gt;Objectives:&lt;br&gt;The students will:&lt;br&gt;• Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.&lt;br&gt;• Demonstrate basic budget competencies&lt;br&gt;Concepts: Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost, Variable Expenses&lt;br&gt;Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</td>
<td>Career and Vocational/Technical Education&lt;br&gt;2.1 Prepare and analyze financial plans, make forecasts, make adjustments to meet objectives, and evaluate financial records.&lt;br&gt;Workplace Competencies&lt;br&gt;1.3 Allocate and evaluate time, materials, facilities and resources to set and achieve goals.&lt;br&gt;3.2 Organize, process, analyze, and maintain written and computerized records and other forms of information using systematic methods.</td>
<td>Grades 9-10&lt;br&gt;SL.910.1&lt;br&gt;SL.910.4&lt;br&gt;L.910.1&lt;br&gt;L.910.3&lt;br&gt;L.910.4</td>
<td>NA</td>
</tr>
<tr>
<td><strong>Session Four: Breaking Even Isn’t Enough</strong>&lt;br&gt;Objectives:&lt;br&gt;The students will:&lt;br&gt;• Recognize the key reasons for saving.&lt;br&gt;• Apply the steps in developing a savings plan, including the concept of paying yourself first.&lt;br&gt;Concepts: Debt, Credit, Credit cards, Credit reports and scores, Interest&lt;br&gt;Skills: Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</td>
<td></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;SL.910.4&lt;br&gt;L.910.1&lt;br&gt;L.910.3&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</td>
</tr>
</tbody>
</table>
## Session Five: The Benefits and Costs of Credit

### Objectives:
The students will:
- 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

### Social Studies
5.4 Compare and contrast how values and beliefs influence economic decisions in different economic systems.

### Workplace Competencies
1.1 Gather, compile and analyze data from a variety of sources, and evaluate relevance and accuracy in making informed decisions in the workplace.
3.3 Select, analyze, and present information using a variety of methods (e.g., oral, written, graphic, pictorial, multimedia)
3.4 Acquire, organize, communicate, process, analyze and evaluate information from print and electronic sources.

### MT Academic Standards
- Grades 9-10
  - RI.910.2
  - RI.910.4
  - RI.910.8
  - W.910.4
  - W.910.6
  - SL.910.1
  - SL.910.4
  - L.910.1
  - L.910.3
  - L.910.4

### Common Core ELA
- Grades 9-10
  - RI.910.2
  - RI.910.4
  - RI.910.8
  - W.910.4
  - W.910.6
  - SL.910.1
  - SL.910.4
  - L.910.1
  - L.910.3
  - L.910.4

### Literacy in History
- Grades 9-10
  - RH.1
  - RH.2
  - RH.3
  - RH.4

### Social Studies
- Grades 11-12
  - RH.1
  - RH.2
  - RH.3
  - RH.4

## Session Six: Maximize your Money

### Objectives:
The students will:
- 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

### Workplace Competencies
1.1 Gather, compile and analyze data from a variety of sources, and evaluate relevance and accuracy in making informed decisions in the workplace.
3.3 Select, analyze, and present information using a variety of methods (e.g., oral, written, graphic, pictorial, multimedia)
3.4 Acquire, organize, communicate, process, analyze and evaluate information from print and electronic sources.

### MT Academic Standards
- Grades 9-10
  - RI.910.2
  - RI.910.4
  - RI.910.8
  - SL.910.1
  - L.910.1
  - L.910.4

### Common Core ELA
- Grades 9-10
  - RI.910.2
  - RI.910.4
  - RI.910.8
  - SL.910.1
  - L.910.1
  - L.910.4

### Literacy in History
- Grades 9-10
  - RH.1
  - RH.2
  - RH.3
  - RH.4

### Social Studies
- Grades 11-12
  - RH.1
  - RH.2
  - RH.3
  - RH.4

---

[Junior Achievement logo]
# Session Seven: On Guard

**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

**Skills:** Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups

## Social Studies

1.5 Explain the operations, rules, and procedures of common financial instruments (e.g., stocks and bonds, retirement funds, IRAs) and financial institutions (credit companies, banks, insurance companies).

## Workplace Competencies

4.1 Evaluate quality and performance of a variety of systems (e.g., impact of technology on production).

## 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

## Grades 9-10

- RH.1
- RH.2
- RH.3
- RH.4

## Grades 11-12

- RH.1
- RH.2
- RH.3
- RH.4

---

# Session Eight: Growing Money

**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

**Skills:** Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups

## Social Studies

1.5 Explain the operations, rules, and procedures of common financial instruments (e.g., stocks and bonds, retirement funds, IRAs) and financial institutions (credit companies, banks, insurance companies).

## Workplace Competencies

4.1 Evaluate quality and performance of a variety of systems (e.g., impact of technology on production).

## Grades 9-10

- RL.910.2
- RL.910.4
- RL.910.8
- 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
- SL.1112.1
- SL.1112.4
- L.1112.1
- L.1112.3
- L.1112.4

## Grades 9-10

- RH.1
- RH.2
- RH.3
- RH.4

## Grades 11-12

- RH.1
- RH.2
- RH.3
- RH.4