## Session One: Money for the Long Run

**Objectives:**
- Define personal finance and why it matters.
- Contrast being rich with using financial planning to be financially secure.
- Express the relationship between career, education choices, and lifetime earnings.

**Concepts:** Earnings, Education, Lifetime earnings, Personal finances

**Skills:** Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information

**Economics**
S.1.a Analyze the causes and effects of choices made by various sectors in the economy (e.g., households, businesses, and governments, etc.) in the production and distribution of resources.

**Personal Finance**
1.1.a Explain forms of financial exchange.
1.1.d Describe sources of income.

**MS Learning Standards**
- Grades 9-10
  - RL.910.2
  - RL.910.4
  - RL.910.8
  - W.910.4
  - W.910.6
  - SL.910.1
  - L.910.1
  - L.910.4

**Common Core ELA**
- Grades 9-10
  - RH.1
  - RH.2
  - RH.3
  - RH.4
  - RH.5

## Session Two: Why Budget?

**Objectives:**
- Plan, prioritize, and adjust expenses to meet a scenario-based budget.
- Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step.

**Concepts:** Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings

**Skills:** Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing

**Economics**
SS.4.a Explain why individuals and societies cannot have all the goods and services that they want and as a result, they make choices that involve costs and benefits.

**Personal Finance**
2.1.c Develop personal budgets.

**MS Learning Standards**
- Grades 9-10
  - RL.910.2
  - RL.910.4
  - W.910.4
  - W.910.6
  - SL.910.1
  - L.910.1
  - L.910.4

**Common Core ELA**
- Grades 11-12
  - RI.1112.2
  - RI.1112.4
  - RI.1112.8
  - W.1112.4
  - W.1112.6
  - SL.1112.1
  - L.1112.1
  - L.1112.4

## Session Three: Anatomy of a Budget

**Objectives:**
- Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.
- Demonstrate basic budget competencies

**Concepts:** Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost, Variable Expenses

**Skills:** Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams

**Economics**
SS.4.b Describe how effective decision-making requires comparing the additional costs of alternatives with the additional benefits of alternatives.

**Personal Finance**
2.1.f Read and reconcile bank statements.

**MS Learning Standards**
- Grades 9-10
  - SL.910.1
  - SL.910.4
  - L.910.1
  - L.910.3
  - L.910.4

**Common Core ELA**
- Grades 11-12
  - SL.1112.1
  - SL.1112.4
  - L.1112.1
  - L.1112.3
  - L.1112.4
## Session Four: Breaking Even Isn’t Enough

### Objectives:
The students will:
- Recognize the key reasons for saving.
- Apply the steps in developing a savings plan, including the concept of paying yourself first.

### Concepts:
- Debt, Credit, Credit cards, Credit reports and scores, Interest

### Skills:
- Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups

### Economics
- SS.1.c Demonstrate how money makes it easier to trade, borrow, save, invest, and compare the value of goods and services.

### Personal Finance
- 2.1. a. Discuss financial needs.
- 2.1. b. Set financial goals.

### MS Learning Standards
- **Grades 9-10**
  - RI.9.10.2
  - RI.9.10.4
  - RI.9.10.8
  - W.9.10.4
  - W.9.10.6
  - SL.9.10.1
  - SL.9.10.4
  - L.9.10.1
  - L.9.10.3
  - L.9.10.4

### Common Core ELA
- **Grades 11-12**
  - RI.11.12.2
  - RI.11.12.4
  - RI.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

### Reading Standards for 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 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

### Economics
- SS.4.c Describe how people respond to positive and negative incentives in predictable ways.
- SS.6.b Demonstrate why it is important to take responsibility for personal financial decisions.

### Personal Finance
- 2.1.f Explain the purposes and importance of credit.
- 2.1.h Discuss strategies for the wise use of credit.
- 2.1.i Explain the importance of maintaining a positive credit history.

### MS Learning Standards
- **Grades 9-10**
  - RI.9.10.2
  - RI.9.10.4
  - RI.9.10.8
  - W.9.10.4
  - W.9.10.6
  - SL.9.10.1
  - SL.9.10.4
  - L.9.10.1
  - L.9.10.3
  - L.9.10.4

### Common Core ELA
- **Grades 11-12**
  - RI.11.12.2
  - RI.11.12.4
  - RI.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

### Reading Standards for 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
## JA Personal Finance – Blended

<table>
<thead>
<tr>
<th>Session Details</th>
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<th>Common Core ELA</th>
<th>Reading Standards for Literacy in History Social Studies</th>
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</thead>
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<td><strong>Session Six: Maximize your Money</strong></td>
<td><strong>Economics</strong>&lt;br&gt;SS.5.b Investigate and explain how markets determine prices and thereby allocate goods and services and describe how market prices send signals and provide incentives to buyers and sellers.&lt;br&gt;SS.6.c Analyze the effects of advertising, marketing, and American popular culture on people’s economic choices (consumerism, charitable giving, entertainment spending, etc.).</td>
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<td>- Recognize and apply various techniques to maximize buying power.&lt;br&gt;- Evaluate various selling techniques and situations to determine the best values.</td>
<td><strong>Economics</strong>&lt;br&gt;SS.5.b Investigate and explain how markets determine prices and thereby allocate goods and services and describe how market prices send signals and provide incentives to buyers and sellers.&lt;br&gt;SS.6.c Analyze the effects of advertising, marketing, and American popular culture on people’s economic choices (consumerism, charitable giving, entertainment spending, etc.).</td>
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<td><strong>Concepts:</strong> Expense, Opportunity cost, Savvy shopping, Value</td>
<td><strong>Economics</strong>&lt;br&gt;SS.5.b Investigate and explain how markets determine prices and thereby allocate goods and services and describe how market prices send signals and provide incentives to buyers and sellers.&lt;br&gt;SS.6.c Analyze the effects of advertising, marketing, and American popular culture on people’s economic choices (consumerism, charitable giving, entertainment spending, etc.).</td>
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<td><strong>Skills:</strong> Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</td>
<td><strong>Economics</strong>&lt;br&gt;SS.5.b Investigate and explain how markets determine prices and thereby allocate goods and services and describe how market prices send signals and provide incentives to buyers and sellers.&lt;br&gt;SS.6.c Analyze the effects of advertising, marketing, and American popular culture on people’s economic choices (consumerism, charitable giving, entertainment spending, etc.).</td>
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<td><strong>Session Seven: On Guard</strong></td>
<td><strong>Personal Finance</strong>&lt;br&gt;2.1. j Protect against identity theft.</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;SL.910.4&lt;br&gt;L.910.1&lt;br&gt;L.910.3&lt;br&gt;L.910.4</td>
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<td><strong>Objectives:</strong>&lt;br&gt;The students will:</td>
<td><strong>Personal Finance</strong>&lt;br&gt;2.1. j Protect against identity theft.</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;SL.910.4&lt;br&gt;L.910.1&lt;br&gt;L.910.3&lt;br&gt;L.910.4</td>
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<td>- Assess and prepare for diverse threats to personal information and finances online and offline.&lt;br&gt;- Identify the signs of identity theft and how to take action against fraud by using a credit report.</td>
<td><strong>Personal Finance</strong>&lt;br&gt;2.1. j Protect against identity theft.</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;SL.910.4&lt;br&gt;L.910.1&lt;br&gt;L.910.3&lt;br&gt;L.910.4</td>
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<td><strong>Concepts:</strong> Credit report, Consumer protection, Fraud, Identity theft</td>
<td><strong>Personal Finance</strong>&lt;br&gt;2.1. j Protect against identity theft.</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;SL.910.4&lt;br&gt;L.910.1&lt;br&gt;L.910.3&lt;br&gt;L.910.4</td>
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<td><strong>Skills:</strong> Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</td>
<td><strong>Personal Finance</strong>&lt;br&gt;2.1. j Protect against identity theft.</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;SL.910.4&lt;br&gt;L.910.1&lt;br&gt;L.910.3&lt;br&gt;L.910.4</td>
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### Session Details

**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

### MS Learning Standards

**Personal Finance**

4.1 Many types of financial service providers exist for our use.

4.1.a Explain types of investments.

4.1.e Establish investment goals and objectives.

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<td>L.910.1</td>
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### Common Core ELA

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### Reading Standards for Literacy in History Social Studies

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September 2016