<table>
<thead>
<tr>
<th>Session Details</th>
<th>NH 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></td>
<td><strong>Social Studies</strong></td>
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</tr>
</tbody>
</table>
SS:EC:6: Personal Finance - Students will be able to explain the importance of money management, spending credit, saving, and investing in a free market economy  
**Career Development**  
2.c Gather and use appropriate materials and resources in making individual and career decisions, including printed materials, human resources, and information accessed through technology.  
3.c Describe how skills developed in academic and vocational programs relate to career goals.  
**Concepts:** Earnings, Education, Lifetime earnings, Personal finances  
**Skills:** Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information |  
Grades 9-10  
RI.910.2  
RI.910.4  
RI.910.8  
W.910.4  
W.910.6  
SL.910.1  
L.910.1  
L.910.4 |  
Grades 9-10  
RH.1  
RH.2  
RH.3  
RH.4  
RH.5 |  
Grades 11-12  
RH.3  
RH.4 |
| **Objectives:**  
The students will:  
• 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 |  |  |  |
| **Session Two: Why Budget?** | **Career Development** |  
1.e Demonstrate the ability to effectively and logically support individual ideas.  
2.d Use logic to draw conclusions from available information.  
2.f Evaluate an event or activity in terms of expressed purposes.  
**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 |  
Grades 9-10  
RI.910.2  
RI.910.4  
W.910.4  
W.910.6  
SL.910.1  
L.910.1  
L.910.4 |  
Grades 9-10  
RH.1  
RH.2  
RH.3  
RH.4  
RH.5 |  
Grades 11-12  
RH.3  
RH.4 |
| **Objectives:**  
The students will:  
• 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 |  |  |  |
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| **Session Three: Anatomy of a Budget**<br><strong>Objectives:</strong><br>The students will:<br>• Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.<br>• Demonstrate basic budget competencies<br><strong>Concepts:</strong> Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost, Variable Expenses<br><strong>Skills:</strong> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams<br>**Career Development**<br>2.a Perform the four basic mathematical operations with rational numbers.<br>2.b Identify the issues involved in making a decision or solving a problem.<br>**Grades 9-10**<br>SL.9.10.1<br>SL.9.10.4<br>L.9.10.1<br>L.9.10.3<br>L.9.10.4<br>**Grades 11-12**<br>SL.11.12.1<br>SL.11.12.4<br>L.11.12.1<br>L.11.12.3<br>L.11.12.4<br>**Session Four: Breaking Even Isn’t Enough**<br><strong>Objectives:</strong><br>The students will:<br>• Recognize the key reasons for saving.<br>• Apply the steps in developing a savings plan, including the concept of paying yourself first.<br><strong>Concepts:</strong> Debt, Credit, Credit cards, Credit reports and scores, Interest<br><strong>Skills:</strong> Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups<br>**Career Development**<br>2.e Develop a plan that reflects research and builds on relevant precedents.<br>**Grades 9-10**<br>RI.9.10.2<br>RI.9.10.4<br>RI.9.10.8<br>W.9.10.4<br>W.9.10.6<br>SL.9.10.1<br>SL.9.10.4<br>L.9.10.1<br>L.9.10.3<br>L.9.10.4<br>**Grades 11-12**<br>RI.11.12.2<br>RI.11.12.4<br>RI.11.12.8<br>W.11.12.4<br>W.11.12.6<br>SL.11.12.1<br>SL.11.12.4<br>L.11.12.1<br>L.11.12.3<br>L.11.12.4<br>**Grades 9-10**<br>RH.1<br>RH.2<br>RH.3<br>RH.4<br>**Grades 11-12**<br>RH.1<br>RH.2<br>RH.3<br>RH.4
### JA Personal Finance – Blended

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| **Session Five: The Benefits and Costs of Credit** | **Social Studies**  
SS:EC:12:6.2 Identify and analyze sources of consumer credit.  
SS:EC:12:6.3 Explain factors that affect creditworthiness and identify ways to avoid and correct credit problems.  
**Career Development**  
1.d Demonstrate the ability to use a variety of organizational structures such as cause and effect patterns, paraphrasing, and charts and graphs, to communicate ideas and information. | **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 | **Grades 9-10**  
RH.1  
RH.2  
RH.3  
RH.4 |
| **Objectives:** | **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 | **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 | **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 |
| **Session Six: Maximize your Money** | **Career Development**  
1.a Access information from multiple sources and information-retrieval systems.  
1.b Distinguish between informative and persuasive messages. | **Grades 9-10**  
RI.910.2  
RI.910.4  
RI.910.8  
SL.910.1  
L.910.1  
L.910.4 | **Grades 9-10**  
RH.1  
RH.2  
RH.3  
RH.4 |
| **Objectives:** | **Concepts:** Expense, Opportunity cost, Savvy shopping, Value  
**Skills:** Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups | **Concepts:** Expense, Opportunity cost, Savvy shopping, Value  
**Skills:** Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups | **Concepts:** Expense, Opportunity cost, Savvy shopping, Value  
**Skills:** Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups |
### Session Details

#### 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**

SS:EC:12:6.4 Describe how insurance and other risk management strategies protect against financial loss.

**Career Development**

1.c Demonstrate the ability to summarize ideas and information.
4.c Demonstrate the importance of responsibility, dependability, punctuality and integrity in school, the workplace, and adult life.

#### NH 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
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- L.910.3
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**Grades 11-12**
- RI.1112.2
- RI.1112.4
- RI.1112.8
- W.1112.4
- W.1112.6
- SL.1112.1
- SL.1112.4
- L.1112.1
- L.1112.3
- L.1112.4

#### Literacy in History Social Studies

**Grades 9-10**
- RH.1
- 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**

SS:EC:12:6.1: Compare the risk, rate of return, and liquidity of investment.

**Career Development**

2.12.a Apply decision-making skills in a wide variety of situations.
2.12.c Develop a systemic plan and communicate the plan clearly.

#### NH Academic Standards

**Grades 9-10**
- RI.910.2
- RI.910.4
- RI.910.8
- SL.910.1
- SL.910.4
- L.910.1
- L.910.3
- L.910.4

**Grades 11-12**
- RI.1112.2
- RI.1112.4
- RI.1112.8
- SL.1112.1
- SL.1112.4
- L.1112.1
- L.1112.3
- L.1112.4

#### Literacy in History Social Studies

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

**Grades 11-12**
- RH.1
- RH.2
- RH.3
- RH.4