

A Correlation:

SOUTH DAKOTA

Academic Standards and Junior Achievement Capstone Programs



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[South Dakota Personal Finance Standards](#)

Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the [South Dakota Personal Finance Standards](#). 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*®, *JA BizTown Adventures*® 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 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 *JA Finance Park 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. *JA Finance Park Advanced* offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities. *JA Finance Park Entry Level* offers these implementation options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project

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.

JA BizTown®

Unit Description and Learning Objectives	South Dakota Personal Finance Standards	English Language Arts	Math
Unit 1: Financial Literacy			
<p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning <i>JA BizTown</i> curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Identify civics fundamentals and terms. 	NA		NA
<p>Unit 1: Session 1: Financial Services</p> <p>This lesson enables students to learn about services provided by financial institutions and discover the connection between spending and having money in the bank.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe financial institutions as the center of <i>JA BizTown's</i> economy. Define private property and its importance in our economy. Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. Recognize the purpose for, and demonstrate how to complete, a bank account application. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3 4/5 L 3 4/5 L 4</p>	<p>Math 5 NBT 7 Math 6 NS 3</p>
<p>Unit 1: Session 1 (Optional) Application 1: Banking Bingo</p> <p>Work in teams to play Banking Bingo to learn more on financial services.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.2 Differentiate among various money management tools.</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 L 3 4/5 L 4</p>	

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<p>Unit 1: Session 1: (Optional) Application 2: Choosing a Financial Institution</p> <p>Review different types of financial institutions and the services they offer.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.2 Differentiate among various money management tools.</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	
<p>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</p> <p>Practice banking skills by completing bank transactions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.2 Differentiate among various money management tools.</p>	<p>4/5 RI 1 4/5 RI 4</p>	<p>Math 5 OA1</p>
<p>Unit 1: Session 1: (Optional) Extension 2: Private Property</p> <p>Discover the meaning of private property by connecting personal cookies to private property.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define private property and its importance in our economy. 	<p>NA</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	
<p>Unit 1: Session 2: Earn, Save, and Spend</p> <p>This lesson enables students to learn how to manage a savings account and a checking account in preparation for their <i>JA BizTown</i> visit. Students learn what a paycheck is, practice endorsing and depositing a paycheck, and play a game to make saving and spending decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. State how the U.S. Constitution provides the right to keep private property. Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding money Describe the consequences of insufficient funds. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p>	<p>4/5 W 4 4/5 SL 1 4/5 SL 3 4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>	<p>Math 5 NBT 7 Math 4 NBT 4</p>

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<p>Unit 1: Session 2: (Optional) Check it Out! Day 1</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Demonstrate how to complete a deposit and record it in a money tracker. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>		
<p>Unit 1: Session 2: (Optional): Application 1: Transaction Actions</p> <p>Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Demonstrate how to complete a deposit and record it in a money tracker. ● Recognize the need to make responsible choices regarding your money. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1</p>	<p>Math 4 NBT 4</p>
<p>Unit 1: Session 2: (Optional) Application 2: Direct Deposit</p> <p>Discuss the purpose and convenience of direct deposit and complete a direct deposit form.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Express the purpose of a paycheck. ● Demonstrate how to complete a deposit and record it in a money tracker. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>
<p>Unit 1: Session 2: (Optional) Extension 1: Gordon's Bounced Check</p> <p>Fill in the blanks of a story as a class. Discover the importance of keeping track of money.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Describe the consequences of insufficient funds. ● Demonstrate how to complete a deposit and record it in a money tracker. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p>	<p>4/5 RI 1 4/5 SL 1 4/5 L 3</p>	
<p>Unit 1: Session 2: (Optional) Extension 2: Using Deposit Tickets</p> <p>Digital activity to reinforce the purpose of a paycheck and parts of a deposit ticket.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Express the purpose of a paycheck. ● Demonstrate the ability to endorse a paycheck. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.2 Differentiate among various money management tools.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 L 1 4/5 L 2</p>	

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<p>Unit 1: Session 3: Banks and Saving</p> <p>This lesson enables students to further learn the advantages of saving. They identify the rule of law as the reason we can trust banks and other institutions to keep our personal property, including money, safe. Students participate in a role-play activity to learn about the bank’s role in the economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Describe the reasons why someone should save. • Make and record electronic payments. • Recognize how the rule of law and right to own private property allow people to save. • Identify services offered by financial institutions. • Explain how money grows in a savings account. • Demonstrate the use of a money tracker to record a purchase. • Demonstrate how to make and record electronic payments. • State the benefit of an interest-earning savings account. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>	<p>CCSS: Math 5 NBT 7</p>
<p>Unit 1: Session 3: (Optional) Check it Out! Day 2</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Demonstrate use of a money tracker to record a purchase. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>		
<p>Unit 1: Session 3: (Optional) Application 1: Damian’s Shopping Day</p> <p>Complete a fill-in-the blank story and practice using a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Make and record electronic payments. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>F 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>

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<p>Unit 1: Session 3: (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <p>Research the cost of an item, and calculate how many years it would take to save up for it at differing interest rates.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain how money grows in a savings account. 	<p>PF 1: Analyze elements that affect personal income. PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals. PF 4.1 Explain how saving contributes to financial security. PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 7 4/5 W 8</p>	
<p>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <p>Demonstrate how doubling enables money to grow quickly.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain how money grows in a savings account. 	<p>PF 1: Analyze elements that affect personal income. PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals. PF 4.1 Explain how saving contributes to financial security. PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 7</p>
<p>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</p> <p>Use manipulatives to understand compound interest.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● State the benefit of an interest-earning savings account. ● Explain how money grows in a savings account. 	<p>PF 1: Analyze elements that affect personal income. PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals. PF 4.1 Explain how saving contributes to financial security. PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 1: Session 4: Types of Payments</p> <p>This lesson enables students to explore the differences among various forms of payments. They discuss ways to use credit responsibly and are introduced to the concept of scarcity. Students learn how to make electronic payments and make decisions about the best types of payments to us in specific scenarios.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments. ● Explain how money changes hands when a payment occurs. ● Demonstrate the use of a money tracker to record a purchase. ● Recognize the impact of scarcity and the need to make choices regarding money. 	<p>PF 1: Analyze elements that affect personal income. PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 2: Implement processes involved in managing personal finances. PF 2.1 Execute a rational decision-making process considering alternatives and consequences. PF 2.2 Differentiate among various money management tools. PF 2.3 Generate a system to organize finances and maintain records.</p> <p>PF 3: Use an informed decision-making process to manage credit and debt. PF 3.1 Differentiate the sources, costs and benefits of using consumer credit. PF 3.2 Explain the positive and negative consequences of using credit.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	

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<p>Unit 1: Session 4: (Optional) Check it Out! Day 3</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Demonstrate use of a money tracker to record a purchase. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>		
<p>Unit 1: Session 4: (Optional) Application 1: Let's Go to the Bank</p> <p>Practice banking transactions by going to various stations using Goods and Services Cards, checks, and deposit slips, and then record the transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain how money changes hands when a payment occurs. ● Demonstrate use of a money tracker to record a purchase. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 1: Session 4: (Optional) Application 2: The Debit Card Transaction</p> <p>Explore electronic payment processes and identify the steps in order.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain how money changes hands when a payment occurs. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.2 Differentiate among various money management tools.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor</p> <p>Discover the cost of interest over time by calculating compound interest.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 3: Use an informed decision-making process to manage credit and debt.</p> <p>PF 3.1 Differentiate the sources, costs and benefits of using consumer credit.</p> <p>PF 3.2 Explain the positive and negative consequences of using credit.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2</p>	<p>Math 5 NBT 7</p>
<p>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</p> <p>Answer questions about recording transactions and parts of a check.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Demonstrate use of a money tracker to record a purchase. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	

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Unit 2: Community and Economy			
<p>Unit 2: Session 1: Citizenship</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city. They create a <i>JA BizTown</i> contract after learning about civic virtues.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Identify the rights and responsibilities of citizenship. ● Define philanthropy. ● Identify the role of government in community. ● Explain the relationship between taxes and responsible citizenship. 	NA	4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2	
<p>Unit 2: Session 1: (Optional): Check it Out! Day 4</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Demonstrate how to record transactions in a money tracker. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>		
<p>Unit 2: Session 1: (Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <p>Examine Benjamin Franklin’s list of virtues and relate them to responsible citizenship.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Identify the rights and responsibilities of citizenship. 	NA	4/5 RI 1 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 2	
<p>Unit 2: Session 1: (Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <p>Discuss good character traits and how those traits help them at home, school, and nation.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Identify the rights and responsibilities of citizenship. ● Define philanthropy. 	NA	4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2	

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<p>Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge</p> <p>Watch a video showing what civics means to students and reflect on what you might do for your community.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Identify the role of government in community. ● Identify the rights and responsibilities of citizenship. 	NA	4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2	
<p>Unit 2: Session 1: (Optional) Extension 2: iCivics Game</p> <p>Play an online game in which you explore your rights guaranteed by the U.S. Constitution.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Identify the rights and responsibilities of citizenship. 	NA	4/5 RI 1 4/5 RI 7	
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>This lesson enables students to learn and practice activities they will complete at their visit to <i>JA BizTown</i>. They will learn how a simple economy works and how various parts function. They will build on their knowledge of rights and responsibilities and learn their place in an economy. Students will learn the basics of free enterprise and the three basic economic questions: What to produce? How to produce? For whom to produce?</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Identify and distinguish among goods, services, and resources (human, natural, and capital). ● Describe how government impacts the circular flow. ● Explain why government involvement in the economy is sometimes necessary. ● Demonstrate the circular flow of an economy. 	NA	4/5 RI 1 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 1-3	
<p>Unit 2: Session 2: (Optional): Check it Out! Day 5</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Demonstrate how to record transactions in a money tracker. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>		

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<p>Unit 2: Session 2: (Optional) Application 1: Circular Flow Game</p> <p>Walk through the circular flow of an economy by exchanging goods and services cards, resources, and money.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	NA	4/5 RI 1 4/5 RI 7 4/5 SL 4/5 SL 2	
<p>Unit 2: Session 2: (Optional) Application 2: My Business</p> <p>Create a business and determine what to sell and what resources are needed.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	NA	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4	
<p>Unit 2: Session 2: (Optional) Extension 1: The Fishpond Problem</p> <p>Consider how unprotected resources can get used up and how using government to limit use of resources is often necessary.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	NA	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4	CCSS: Math 5.0a.3
<p>Unit 2: Session 2: (Optional) Extension 2: Government Steps In</p> <p>Explore the kinds of regulations the government has concerning businesses to keep people and the environment safe.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 	<p>PF 5: Use appropriate and cost-effective risk management strategies.</p> <p>PF 5.2 Determine how consumer protection laws protect consumers.</p>	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 2	CCSS: L5.3, L5.6

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<p>Unit 2: Session 3: Free Enterprise</p> <p>This lesson enables students to experience the free enterprise system by working together in teams to make a prototype product with a limited number of resources.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). Define scarcity, and explain ways to resolve scarcity. Compare free enterprise with other types of economies. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 3: (Optional) Check it Out! Day 6</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>		
<p>Unit 2: Session 3: (Optional) Application 1: What are Our Economic Freedoms?</p> <p>Discuss economic freedoms and how they relate to free enterprise and the circular flow of the economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> Compare free enterprise with other types of economies. 	<p>NA</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</p> <p>Discuss freedoms afforded by a free enterprise system and then create posters to illustrate the economic freedoms.</p> <p>Students will:</p> <ul style="list-style-type: none"> Compare free enterprise with other types of economies. 	<p>NA</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	

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<p>Unit 2: Session 3: (Optional) Extension 1: Family Resources</p> <p>Explore opportunity costs and scarcity by making tough decisions for assigned family scenarios, using the provided resource units.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define scarcity, and explain ways to resolve scarcity. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 1.2 Analyze factors that affect take home pay.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p>	<p>4/5 RI 7 4/5 SL 1</p>	
<p>Unit 2: Session 3: (Optional) Extension 2: Economic Systems</p> <p>Discover the difference in how governments impact their economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. Compare free enterprise with other types of economies. 	<p>NA</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>This lesson enables students to discover that both businesses and individuals pay taxes to provide for things like libraries, schools, and other public services. Students complete a brief activity to understand the difference between public and private property. They hunt for things in their classroom that reflect those attributes.</p> <p>Students will:</p> <ul style="list-style-type: none"> Differentiate between public goods and services and private goods and services. Explain why people pay taxes. Identify or explain why philanthropy is important in a community. Define gross pay and net pay. Calculate tax by multiplying with decimals. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 1.2 Analyze factors that affect take home pay.</p>	<p>4/5 SL 1. 4/5 W 4 4/5 L 4</p>	
<p>Unit 2: Session 4: (Optional) Check it Out! Day 7</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate how to record transactions in a money tracker. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>		

Unit Description and Learning Objectives	South Dakota Personal Finance Standards	English Language Arts	Math
<p>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</p> <p>Fill in a Venn diagram to compare public and private goods and services.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain why people pay taxes. ● Differentiate between public goods and services and private goods and services. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 1.2 Analyze factors that affect take home pay.</p>	<p>4/5 SL 1. 4/5 SL 2 4/5 W 4 4/5 L 4</p>	
<p>Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax</p> <p>Calculate sales tax on items purchased at the City Zoo Gift Shop.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain why people pay taxes. ● Calculate tax by multiplying with decimals. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 1.2 Analyze factors that affect take home pay.</p>	<p>4/5 SL 1. 4/5 SL 2</p>	<p>CCSS: Math 5 NF 2; 5 Nbt 5</p>
<p>Unit 2: Session 4: (Optional) Extension 1: Philanthropy</p> <p>Read biographies about noteworthy philanthropists, and discover how they gave of themselves to help others.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● State examples of philanthropy. ● Identify or explain why philanthropy is important in a community. 	<p>NA</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 5 4/5 L 4 4/5 L 6</p>	
<p>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</p> <p>Learn about foundations and how to help those in need.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● State examples of philanthropy. ● Identify or explain why philanthropy is important in a community. 	<p>NA</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5 4/5 L 4 4/5 L 6</p>	

Unit Description and Learning Objectives	South Dakota Personal Finance Standards	English Language Arts	Math
Unit 3: Work and Career Readiness			
<p>Session 1: Interests and Skills</p> <p>This lesson enables students to assess their own interests and skills and to find out what kinds of jobs are available at <i>JA BizTown</i> and later in life. Students match careers to career types while exploring careers and fill out their own job application.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning. Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers into different types. 	NA	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 4 4/5 L 4 4/5 L 6	
<p>Unit 3: Session 1: (Optional): Check it Out! Day 8</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>		
<p>Unit 3: Session 1: (Optional) Application 1: My Career Interests</p> <p>Sort jobs by career interest type and find jobs in which they might be interested.</p> <p>Students will:</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. Distinguish the differences among the four primary career types: people, ideas, data, and things. 	NA	4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 L 2 4/5 L 4 4/5 L 6	
<p>Unit 3: Session 1: (Optional) Application 2: Education Pays Off</p> <p>Create a bar graph to discover how investing in one's human capital can pay off in higher wages.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	NA	4/5 RI 1 4/5 RI 3 4/5 SL 5 4/5 L 4 4/5 L 6	CCSS: Math 4/5 MD 4

Unit Description and Learning Objectives	South Dakota Personal Finance Standards	English Language Arts	Math
<p>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</p> <p>Create a resume using a template.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain the relevance of interests and skills to career exploration and planning. 	NA	4/5 RI 1 4/5 RI 5 4/5 W 2 4/5 W 4 4/5 W 8 4/5 SL 1 4/5 L 4 4/5 L 6	CCSS: 4/5 W 2.a
<p>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</p> <p>Work in teams to solve problems using engineering skills.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Categorize STEM careers into different types. 	NA	4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 L 4	
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>This lesson enables students to practice an important part of getting a job, interviewing. They also learn about appropriate workplace behavior while working on the job</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Contribute to group success by demonstrating appropriate workplace behaviors. ● Define resume, job interview, and applicant. ● Model appropriate business greetings. ● Demonstrate proper interview skills. ● Distinguish the difference between technical skills and soft skills. 	NA	4/5 SL 1 4/5 SL 3	
<p>Unit 3: Session 2: (Optional) Check it Out! Day 9</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Demonstrate how to record transactions in a money tracker. 	NA		
<p>Unit 3: Session 2: (Optional) Application 1: Job Interviews</p> <p>Interview with volunteers for potential job roles at <i>JA BizTown</i>.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Model appropriate business greetings. ● Contribute to group success by demonstrating appropriate workplace behaviors. ● Demonstrate proper interview skills. ● Define resume, job interview, and applicant. 	NA	4/5 SL 1 4/5 SL 3 4/5 SL 4 4/5 SL 6	

Unit Description and Learning Objectives	South Dakota Personal Finance Standards	English Language Arts	Math
<p>Unit 3: Session 2: (Optional) Application 2: Customer Service</p> <p>Explore skills needed for outstanding customer service.</p> <p>Students will:</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	NA	4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 L 4	CCSS: Math 4/5 MD 4
<p>Unit 3: Session 2: (Optional) Extension 1: Teamwork: Build a Robot</p> <p>Work in teams to design and build a robot using geometric shapes.</p> <p>Students will:</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	NA	4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4	CCSS: Math 4.5.1, 5.G.3
<p>Unit 3: Session 2: (Optional) Extension 2: Soft Skills</p> <p>Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues.</p> <p>Students will:</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	NA	4/5 RI 1 4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4	
<p>Unit 3: Session 3: (Optional) Elections, Yesterday and Today</p> <p>Students explore why the right to vote, as a means to make a change in the community, is so important. Students become involved in the election process, as a candidate, speechwriter, campaign manager, or voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how groups make changes. Describe the importance of elections in a representative democracy. Identify the steps of the election process. Explain the importance of being an informed voter. 	NA	4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1	
<p>Unit 3: Session 3: (Optional) Check it Out! Day 10</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>		

Unit Description and Learning Objectives	South Dakota Personal Finance Standards	English Language Arts	Math
<p>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</p> <p>Vote on Community changes.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Explain the importance of being an informed voter. 	NA	4/5 RI 1-3 4/5 RI 4 4/5 RI 7 4/5 W 9 4/5 SL 1 4/5 SL 4 4/5 SL 6	
<p>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</p> <p>Learn some tips for becoming an informed voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	NA	4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 SL 6	
<p>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</p> <p>Learn about amendments to the U.S. Constitution regarding voting rights.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	NA	4/5 RI 2 4/5 RI 3, 4/5 RI 4 4/5 W.9	
<p>Unit 3: Session 3: (Optional) Extension 2: JA My Way</p> <p>Discover games, tools, and supplements such as <i>JA My Resume Builder</i> to learn more about creating resumes and starting a business.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explore careers and career paths. Create a draft resume or business plan. 	NA	4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 W.9	

Unit Description and Learning Objectives	South Dakota Personal Finance Standards	English Language Arts	Math
Unit 4 Business Management			
<p>Session 1: Business Costs</p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in BizPrep.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Use descriptive language to describe what makes a quality business. • Calculate business expenses. • Describe costs associated with operating a business. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>	<p>4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 W.4</p>	
<p>Unit 4: Session 1: (Optional): Check it Out! Day 11</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Demonstrate how to record transactions in a money tracker. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>		
<p>Unit 4: Session 1: (Optional) Application 1: Business Budget</p> <p>Define budget categories and discover why keeping track of spending is important for businesses and individuals.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Describe costs associated with operating a business. • Calculate business expenses. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</p> <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Use descriptive language to describe what makes a quality business. 	<p>NA</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	

Unit Description and Learning Objectives	South Dakota Personal Finance Standards	English Language Arts	Math
<p>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</p> <p>Discover why keeping track of spending is important for businesses and individuals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 1: (Optional) Extension 2: JA BizBriefs</p> <p>Read a business summary and rank the business according to specific criteria.</p> <p>Students will:</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>NA</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2 4/5 SL 4</p>	
<p>Unit 4: Session 2: Setting Prices</p> <p>This lesson enables students to take on the role of a business owner to discover that businesses must price their goods and services appropriately to achieve a balance between profit and revenue. Students work in their business teams to calculate prices.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Define selling price, revenue, profit, and inventory. Explain the relationship between revenue, costs, and profit. 	<p>NA</p>	<p>4/5 RI 1 4/5 RI 4</p>	<p>CCSS: LA 4/5 3.a</p> <p>CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 2: (Optional): Check it Out! Day 12</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p>		
<p>Unit 4: Session 2: (Optional) Application 1: The Right Price</p> <p>Work in business teams to determine the right price for a product and attempt to sell the product at that price. Business teams take turns buying and selling to try to turn a profit.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>NA</p>	<p>4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>

Unit Description and Learning Objectives	South Dakota Personal Finance Standards	English Language Arts	Math
<p>Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit</p> <p>Brainstorm operating costs and list resources business might need. Assign expenses, calculate business costs, and then calculate profit with a selected price, with a goal of making a profit.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Define selling price, revenue, profit, and inventory. • Describe factors that affect selling price. • Explain the relationship between revenue, costs, and profit. 	NA	4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2	CCSS: Math 5 NBT 5
<p>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</p> <p>Discover how need and desire affect the pricing of goods, and how that has had an effect on history.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the relationship between revenue, costs, and profit. 	NA	4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2 4/5 W 7	
<p>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</p> <p>Write a letter to another citizen of <i>JA BizTown</i> and address an envelope.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Create a letter using a template. 	NA	4/5 W 4 4/5 L 1 4/5 L 2	
<p>Unit 4: Session 3: Visit Preparation</p> <p>Students learn the importance of advertising to attract customers. Students create advertising for their <i>JA BizTown</i> businesses that will be used on simulation day. They prepare their money trackers and first deposits in preparation for the visit to <i>JA BizTown</i>.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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 <i>JA BizTown</i> visit. • Manage personal finances and time. 	NA	4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5	

Unit Description and Learning Objectives	South Dakota Personal Finance Standards	English Language Arts	Math
<p>Unit 4: Session 3: (Optional) Application 1: Business Ethics</p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. 	NA	4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5	
<p>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</p> <p>Match businesses with their slogans and/or logos. Learn what a jingle is and work with their business teams to create one for their business.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. 	NA	4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5	
<p>Unit 4: Session 3: (Optional) Extension 1: Identity Theft</p> <p>Learn the dangers of identity theft and Internet scams by participating in a role-play game.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the meaning of identity theft, and learn how to prevent it. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p> <p>PF 3: Use an informed decision-making process to manage credit and debt.</p> <p>PF 3.2 Explain the positive and negative consequences of using credit.</p>	4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5	
<p>Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor</p> <p>Write a letter to the editor to be published in the <i>JA BizTown</i> newspaper.</p> <p>Students will:</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit. 	NA	4/5 W 1 4/5 W 4 4/5 W 5 4/5 SL 6 4/5 L 1 4/5 L 2	

Unit Description and Learning Objectives	South Dakota Personal Finance Standards	English Language Arts	Math
Unit 5: The Visit			
<p>Unit 5: The Visit</p> <p>This lesson enables students to go to <i>JA BizTown!</i> Students undergo on-the-job training and complete the activities and responsibilities required by their job positions..</p> <p>Students will:</p> <ul style="list-style-type: none"> • Appreciate how careful completion of details ensures a more successful JA BizTown visit. • Manage their personal finances and time. • Function in their job capacity at <i>JA BizTown</i>. • Carry out responsibilities of citizenship, such as voting and job responsibilities. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 1.2 Analyze factors that affect take home pay.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p> <p>PF 3: Use an informed decision-making process to manage credit and debt.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>		
<p>Unit 5: Debriefing</p> <p>This lesson enables students to review and evaluate their team’s performance at <i>JA BizTown</i>. Students will review the concepts of the circular flower and free enterprise they learned in class and experienced at <i>JA BizTown</i>.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Evaluate team performance at <i>JA BizTown</i>. • Describe how citizens work within a quality business. • Explain the circular flow. • Describe how citizens use financial institutions. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>	<p>CCSS: LA 4/5 SL 1.d</p>	

Unit Description and Learning Objectives	South Dakota Personal Finance Standards	English Language Arts	Math
<p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <p>Use a self-checklist to rank your business performance.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Evaluate team performance at <i>JA BizTown</i>. • Describe how citizens work within a quality business. 	NA	CCSS: LA 4/5 SL 4	
<p>Unit 5: (Optional) Application 2: Biz Quiz</p> <p>Play a trivia game to review economic facts and discover how much you remember about your JA BizTown experience.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain circular flow. • Describe how citizens use financial institutions. • Describe how citizens work within a quality business. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 1.2 Analyze factors that affect take home pay.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p> <p>PF 3: Use an informed decision-making process to manage credit and debt.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>		
<p>Unit 5: (Optional) Extension: Business Letter</p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Evaluate team performance at <i>JA BizTown</i>. • Describe how citizens work within a quality business. 	NA		

JA Finance Park[®] Entry Level

Unit Description	South Dakota Personal Finance Standards	English Language Arts	Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in personal finances and the factors that affect income and take-home pay. They discover how decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives / 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>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 1.2 Analyze factors that affect take home pay.</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 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>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 / 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 advantages and disadvantages of savings and investment options. ● Determine factors for choosing insurance. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p> <p>PF 5: Use appropriate and cost-effective risk management strategies.</p> <p>PF 5.1 Evaluate how risk management protects against financial loss.</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 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh advantages and disadvantages of debit and credit. They examine the role of credit scores and credit reporting on personal finances.</p> <p>Objectives: Students will:</p> <ul style="list-style-type: none"> ● Define <i>financial institution</i> and identify the services it provides. ● Examine debit and credit cards and their use. ● Explain the benefits and common pitfalls of credit cards. ● Explain the benefits of debit cards. ● Define <i>credit score</i> and describe how it influences the ability to get credit and borrow money. 	<p>PF 3: Use an informed decision-making process to manage credit and debt.</p> <p>PF 3.1 Differentiate the sources, costs and benefits of using consumer credit.</p> <p>PF 3.2 Explain the positive and negative consequences of using credit.</p>	<p>Grade 6 SL.6.1 SL.6.2</p> <p>Grades 9-10 L.9-10.1, L.9-10.4</p> <p>Grades 11-12 SL.11-12.1 L.11-12.1, L.11-12.4</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.7.3 SP.7.5</p> <p>Grade 8 G.8 SP.8.2</p>

JA Finance Park[®] Entry Level

Unit Description	South Dakota Personal Finance Standards	English Language Arts	Math
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives / 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>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 1.2 Analyze factors that affect take home pay.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>	<p>Grade 6</p> <p>RI.6.1 SL.6.1 L.6.1, L.6.3, L.6.4</p> <p>Grade 7</p> <p>RI.7.1 SL.7.1 L.7.1, L.7.3, L.7.4</p> <p>Grade 8</p> <p>RI.8.1 SL.8.1 L.8.1, L.8.3, L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1, L.9-10.4</p>	<p>Grade 6</p> <p>NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> 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 / 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>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 1.2 Analyze factors that affect take home pay.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p> <p>PF 3: Use an informed decision-making process to manage credit and debt.</p> <p>PF 3.1 Differentiate the sources, costs and benefits of using consumer credit.</p> <p>PF 3.2 Explain the positive and negative consequences of using credit.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p>	<p>Grade 6</p> <p>RI.6.1 W.6.1, W.6.4, W.6.9</p> <p>Grade 7</p> <p>RI.7.1 W.7.1, W.7.4, W.7.9</p> <p>Grade 8</p> <p>RI.8.1 W.8.1, W.8.4, W.8.9</p> <p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4, W.9-10.9</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b NS.7.2 NS.7.3</p>

JA Finance Park[®] Entry Level

Unit Description	South Dakota Personal Finance Standards	English Language Arts	Math
	<p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p> <p>PF 5: Use appropriate and cost-effective risk management strategies.</p> <p>PF 5.1 Evaluate how risk management protects against financial loss.</p>		

JA Finance Park[®] PBL

Unit Description	South Dakota Financial Literacy Strands and 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 / 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. ● Interpret sources of income (salaries, wages, interest, profit for business owners, etc). ● Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 1.2 Analyze factors that affect take home pay.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>	<p>Grades 9-10</p> <p>RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>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 / 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 risk and risk management. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p> <p>PF 5: Use appropriate and cost-effective risk management strategies.</p> <p>PF 5.1 Evaluate how risk management protects against financial loss.</p>	<p>Grades 9-10</p> <p>RI .9–10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</p>
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives / 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>PF 3: Use an informed decision-making process to manage credit and debt.</p> <p>PF 3.1 Differentiate the sources, costs and benefits of using consumer credit.</p> <p>PF 3.2 Explain the positive and negative consequences of using credit.</p>	<p>Grades 9-10</p> <p>SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>SL11-12.1,4 L.11-12.1,4</p>

JA Finance Park[®] PBL

Unit Description	South Dakota Financial Literacy Strands and Standards	Common Core ELA
<p>Unit 4: Budget+</p> <p>Students 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—the first steps toward achieving financial independence. 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 / 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>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 1.2 Analyze factors that affect take home pay.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>	<p>Grades 9-10</p> <p>RI .9–10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12</p> <p>RI .11-12.1 SL.11-12.1 L.11-12.1,4</p>
<p>Unit 5: Simulation and Debriefing</p> <p>Students use the knowledge and skills gained from the <i>JA Finance Park</i> lessons to create a Portfolio and a 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 / Students will:</p> <ul style="list-style-type: none"> ● 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>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p> <p>PF 5: Use appropriate and cost-effective risk management strategies.</p> <p>PF 5.1 Evaluate how risk management protects against financial loss.</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 and Objectives	South Dakota Personal Finance Standards	English Language Arts
<p>Theme 1: Employment and Income 1.1 Foundation: Career Cluster Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway.</p> <p>Objectives / Students will:</p> <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. 	NA	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: Employment and Income 1.2 Foundation: Net Income Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives / Students will:</p> <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>PF 1: Analyze elements that affect personal income. PF 1.1 Explain controllable factors involved in personal finance. PF 1.2 Analyze factors that affect take home pay.</p>	<p>Grades 9-10 9-10.RV.1 9-10.RV.3.2 9-10.SL.1</p> <p>Grades 11-12 11-12.RV.1 11-12.RV.3.2 11-12.SL.1</p>
<p>Theme 2: Employment and Education 2.1 Foundation: The Value of Education Students learn about time commitments, costs, and benefits of post-secondary education options. They find occupations with the highest return on investment.</p> <p>Objectives / 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. ● Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. 	<p>PF 1: Analyze elements that affect personal income. PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 2: Implement processes involved in managing personal finances. PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals. PF 4.2 Explain how investing builds wealth and helps meet financial goals.</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 and Objectives	South Dakota Personal Finance Standards	English Language Arts
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>3.1 Foundation: Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives / 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>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 11-12. 1- 6</p>
<p>Theme 4: Planning and Money Management</p> <p>4.1 Foundation: Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives / 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>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p>	<p>RI.9-10 1,4</p> <p>SL 9-10 1,2</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>SL 9-10 1,2</p> <p>L 11-12 1- 6</p>
<p>Theme 5: Risk Management and Insurance</p> <p>5.1 Foundation: 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 / 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>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 5: Use appropriate and cost-effective risk management strategies.</p> <p>PF 5.1 Evaluate how risk management protects against financial loss.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 11-12 1- 6</p>

JA Finance Park® Advanced

Unit Description and Objectives	South Dakota Personal Finance Standards	English Language Arts
<p>Theme 6: Investing</p> <p>6.1 Foundation: Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives / 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. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p>
<p>Theme 7: Simulation and Debrief</p> <p>7.1 Foundation: Simulation</p> <p>7.2 Foundation: Debrief and Reflection</p> <p>Students participate in the <i>JA Finance Park</i> simulation, reflect on the activities they participated in during the simulation, and connect their learnings and takeaways from the <i>JA Finance Park</i> simulation to their future career and money management goals.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> ● Identify a career path. ● Analyze the advantages and disadvantages of different payment methods. ● Create a successful budget using hypothetical life situations. ● Apply consumer skills to spending and saving decisions. ● Identify key learnings from the <i>JA Finance Park</i> simulation. ● Analyze and apply lessons learned to future career and money management goals. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 1.2 Analyze factors that affect take home pay.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 2.3 Generate a system to organize finances and maintain records.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p> <p>PF 5: Use appropriate and cost-effective risk management strategies.</p> <p>PF 5.1 Evaluate how risk management protects against financial loss.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 11-12 1- 6</p>

JA Finance Park[®] Advanced Extension Activities

Extension Details	Extension Objectives	South Dakota Personal Finance Standards
Theme One: Employment and Income		
<p>1.3 Extension: Entrepreneurial Strengths and Talents</p> <p>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.</p>	<p>Students will:</p> <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
<p>1.4 Extension: Job Loss</p> <p>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.</p>	<p>Students will:</p> <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
<p>1.5 Extension: My Work Values and Responsibilities</p> <p>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.</p>	<p>Students will:</p> <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
<p>1.6 Extension: The IRS W-4 Form</p> <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>	<p>Students will:</p> <ul style="list-style-type: none"> ● Explain the purpose of the W-4 form. ● Examine the employee sections of the W-4 form 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 1.2 Analyze factors that affect take home pay.</p>
Theme Two: Employment and Education		
<p>2.2 Extension: Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p>Students will:</p> <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. 	NA

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	South Dakota Personal Finance Standards
<p>2.3 Extension: Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p>Students will:</p> <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. 	NA
<p>2.4 Extension: Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <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. 	NA
<p>2.5 Extension: Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid.</p>	<p>Students will:</p> <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
<p>2.6 Extension: Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p>Students will:</p> <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. 	<p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p>
<p>Theme Three: Financial Responsibility and Decision Making</p>		
<p>3.2 Extension: Buying Your First Car</p> <p>Students are introduced to the process of car buying and shown three ways to pay for a vehicle, each with advantages and disadvantages. Students discover the differences between affording a new or used vehicle, and explore other costs of automobile ownership. Students then research and analyze the costs of three different vehicles that interest them.</p>	<p>Students will:</p> <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. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 3: Use an informed decision-making process to manage credit and debt.</p> <p>PF 3.1 Differentiate the sources, costs and benefits of using consumer credit.</p> <p>PF 3.2 Explain the positive and negative consequences of using credit.</p>

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<p>3.3 Extension: Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <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. 	<p>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p>
<p>3.4 Extension: My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <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. 	<p>PF 3: Use an informed decision-making process to manage credit and debt.</p> <p>PF 3.1 Differentiate the sources, costs and benefits of using consumer credit.</p> <p>PF 3.2 Explain the positive and negative consequences of using credit.</p>
<p>3.5 Extension: 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>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p>
<p>3.6 Extension: Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ● Recognize the steps for financial goal planning. ● Identify a financial goal and develop a plan to reach it. 	
<p>3.7 Extension: Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <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. 	

Theme Four: Planning and Money Management

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Extension Details	Extension Objectives	South Dakota Personal Finance Standards
<p>4.2 Extension: A World Without Cash</p> <p>Students 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.</p>	<p>Students will:</p> <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. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p>
<p>4.3 Extension: Extracurricular Expenses</p> <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>	<p>Students will:</p> <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. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p>
<p>4.4 Extension: Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <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. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 2.2 Differentiate among various money management tools.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p>
<p>Theme Five: Risk Management and Insurance</p>		
<p>5.2 Extension: Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each covers. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <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. 	<p>PF 5: Use appropriate and cost-effective risk management strategies.</p> <p>PF 5.1 Evaluate how risk management protects against financial loss.</p>

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<p>5.3 Extension: Mortgages</p> <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>	<p>Students will:</p> <ul style="list-style-type: none"> ● Explain the expenses associated with taking out a mortgage. ● Differentiate among different types of mortgages. 	<p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p>
<p>Theme 6: Investing</p>		
<p>6.2 Extension: 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>PF 1: Analyze elements that affect personal income.</p> <p>PF 1.1 Explain controllable factors involved in personal finance.</p> <p>PF 2: Implement processes involved in managing personal finances.</p> <p>PF 2.1 Execute a rational decision-making process considering alternatives and consequences.</p> <p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.1 Explain how saving contributes to financial security.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>
<p>6.3 Extension: Purchasing Stocks</p> <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>	<p>Students will:</p> <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. 	<p>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</p> <p>PF 4.2 Explain how investing builds wealth and helps meet financial goals.</p>