

# JA Personal Finance – Blended

Session Details	CT Social Studies	Common Core English Language Arts	
<p><b>Session One: Money for the Long Run</b></p> <p><b>Topic:</b> Earning/Income</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Define personal finance and why it matters.</li> <li>▪ Contrast being rich with using financial planning to be financially secure.</li> <li>▪ Express the relationship between career, education choices, and lifetime earnings.</li> </ul> <p><b>Concepts:</b> Earnings, Education, Lifetime earnings, Personal finances</p>	<p><b>Personal Finance Standard 2</b></p> <p>Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b></p> <p>910.RI.1.1 910.RI.1.2 910.RI.3.8</p> <p><b>Writing</b></p> <p>910.W.1.2 910.W.2.4 910.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b></p> <p>910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b></p> <p>1112.RI.1.1 1112.RI.1.2 1112.RI.3.7</p> <p><b>Writing</b></p> <p>1112.W.1.2 1112.W.2.4 1112.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>1112.SL.1.1 1112SL.1.2 1112.SL.2.4 1112.SL.2.5</p> <p><b>Language</b></p> <p>1112.L.1.1 1112.L.2.3 1112.L.3.4 1112.L.3.6</p>
<p><b>Session Two: Why Budget?</b></p> <p><b>Topic:</b> Budgeting Rationale</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Plan, prioritize, and adjust expenses to meet a scenario based budget.</li> <li>▪ Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step.</li> </ul> <p><b>Concepts:</b> Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal , Saving money, Savings</p>	<p><b>Personal Finance Standard 1</b></p> <p>Use a rational decision-making process as it applies to the roles of citizens, workers and consumers.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b></p> <p>910.RI.1.1 910.RI.1.2</p> <p><b>Writing</b></p> <p>910.W.1.2 910.W.2.4 910.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>910.SL.1.1 910.SL.1.2</p> <p><b>Language</b></p> <p>910.L.1.1 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b></p> <p>1112.RI.1.1 1112.RI.1.2</p> <p><b>Writing</b></p> <p>1112.W.1.2 1112.W.2.4 1112.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>1112.SL.1.1 1112SL.1.2</p> <p><b>Language</b></p> <p>1112.L.1.1 1112.L.3.4 1112.L.3.6</p>

# JA Personal Finance – Blended

Session Details	CT Social Studies	Common Core English Language Arts	
<p><b>Session Three: Anatomy of a Budget</b></p> <p><b>Topic:</b> How to Budget</p> <p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.</li> <li>▪ Demonstrate basic budget competencies</li> </ul> <p><b>Concepts:</b> Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity Cost, Variable Expenses</p>	<p><b>Personal Finance Standard 3</b> Develop and evaluate a budget plan.</p>	<p><b>Grades 9-10</b></p> <p><b>Speaking and Listening</b> 910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b> 910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Speaking and Listening</b> 1112.SL.1.1 1112SL.1.2 1112.SL.2.4 1112.SL.2.5</p> <p><b>Language</b> 1112.L.1.1 1112L.2.3 1112.L.3.4 1112.L.3.6</p>
<p><b>Session Four: Breaking Even Isn't Enough</b></p> <p><b>Topic:</b> Saving</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the key reasons for saving.</li> <li>▪ Apply the steps in developing a savings plan, including the concept of paying yourself first.</li> </ul> <p><b>Concepts:</b> Debt, Credit, Credit cards, Credit reports and scores, Interest</p>	<p><b>Personal Finance Standard 4</b> Evaluate savings and investment options to meet short- and long-term goals.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b> 910.RI.1.1 910.RI.1.2 910.RI.3.8</p> <p><b>Writing</b> 910.W.1.2 910.W.2.4 910.W.2.6</p> <p><b>Speaking and Listening</b> 910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b> 910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b> 1112.RI.1.1 1112.RI.1.2 1112.RI.3.7</p> <p><b>Writing</b> 1112.W.1.2 1112.W.2.4 1112.W.2.6</p> <p><b>Speaking and Listening</b> 1112.SL.1.1 1112SL.1.2 1112.SL.2.4</p> <p><b>Language</b> 1112.L.1.1 1112.L.2.3 1112.L.3.4</p>

# JA Personal Finance – Blended

Session Details	CT Social Studies	Common Core English Language Arts	
<p><b>Session Five: The Benefits and Costs of Credit</b></p> <p><b>Topic:</b> Credit</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Recognize and prevent negative effects of a poor credit score and credit history.</li> <li>Analyze the costs and benefits of various forms of credit.</li> </ul> <p><b>Concepts:</b> Credit, Credit cards, credit reports and scores, Risk</p>	<p><b>Personal Finance Standard 7</b> Analyze factors that affect the choice of credit, the cost of credit and the legal aspects of using credit.</p> <p><b>Social Studies Framework 9-12</b> CIV 9–12.7 Apply civic virtues and democratic principles when working with others.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b> 910.RI.1.1 910.RI.1.2 910.RI.3.8</p> <p><b>Writing</b> 910.W.1.2 910.W.2.4 910.W.2.6</p> <p><b>Speaking and Listening</b> 910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b> 910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b> 1112.RI.1.1 1112.RI.1.2 1112.RI.3.7</p> <p><b>Writing</b> 1112.W.1.2 1112.W.2.4 1112.W.2.6</p> <p><b>Speaking and Listening</b> 1112.SL.1.1 1112SL.1.2 1112.SL.2.4 1112.SL.2.5</p> <p><b>Language</b> 1112.L.1.1 1112.L.2.3 1112.L.3.4 1112.L.3.6</p>
<p><b>Session Six: Maximize your Money</b></p> <p><b>Topic:</b> Savvy Shopping</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Recognize and apply various techniques to maximize buying power.</li> <li>Evaluate various selling techniques and situations to determine the best values.</li> </ul> <p><b>Concepts:</b> Expense, Opportunity cost, Savvy shopping, Value</p>	<p><b>Personal Finance Standard 5</b> Apply a decision-making model to maximize consumer satisfaction when buying goods and services.</p> <p><b>Social Studies Framework 9-12</b> ECO 9–12.2 Evaluate the extent to which competition among sellers and among buyers exists in specific markets.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b> 910.RI.1.1 910.RI.1.2 910.RI.3.8</p> <p><b>Speaking and Listening</b> 910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b> 910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b> 1112.RI.1.1 1112.RI.1.2 1112.RI.3.7</p> <p><b>Speaking and Listening</b> 1112.SL.1.1 1112SL.1.2 1112.SL.2.4 1112.SL.2.5</p> <p><b>Language</b> 1112.L.1.1 1112.L.2.3 1112.L.3.4 1112.L.3.6</p>

# JA Personal Finance – Blended

Session Details	CT Social Studies	Common Core English Language Arts	
<p><b>Session Seven: On Guard</b></p> <p><b>Topic:</b> Consumer Protection</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Assess and prepare for diverse threats to personal information and finances online and offline.</li> <li>▪ Identify the signs of identity theft and how to take action against fraud by using a credit report.</li> </ul> <p><b>Concepts:</b> Credit report, Consumer protection, Fraud, Identity theft</p>	<p><b>Personal Finance Standard 8</b> Analyze choices available to consumers for protection against risk and financial loss.</p> <p><b>Social Studies Framework 9-12</b> ECO 9–12.3 Describe the roles of institutions such as clearly defined property rights and the rule of law in a market economy.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b> 910.RI.1.1 910.RI.1.2 910.RI.3.8</p> <p><b>Writing</b> 910.W.1.2 910.W.2.4 910.W.2.6</p> <p><b>Speaking and Listening</b> 910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b> 910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b> 1112.RI.1.1 1112.RI.1.2 1112.RI.3.7</p> <p><b>Writing</b> 1112.W.1.2 1112.W.2.4 1112.W.2.6</p> <p><b>Speaking and Listening</b> 1112.SL.1.1 1112SL.1.2 1112.SL.2.4 1112.SL.2.5</p> <p><b>Language</b> 1112.L.1.1 1112.L.2.3 1112.L.3.4 1112.L.3.6</p>
<p><b>Session Eight: Growing Money</b></p> <p><b>Topic:</b> Investment Analysis</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the many options for growing money through investing— each with different terms, risks, and rewards.</li> <li>▪ Express the correlation between risk and reward when investing.</li> </ul> <p><b>Concepts:</b> Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading</p>	<p><b>Personal Finance Standard 6</b> Evaluate services provided by financial deposit institutions to transfer funds</p> <p><b>Social Studies Framework 9-12</b> ECO 9–12.1 Analyze how incentives influence choices that may result in policies with a range of costs and benefits for different groups.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b> 910.RI.1.1 910.RI.1.2 910.RI.3.8</p> <p><b>Speaking and Listening</b> 910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b> 910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b> 1112.RI.1.1 1112.RI.1.2 1112.RI.3.7</p> <p><b>Speaking and Listening</b> 1112.SL.1.1 1112SL.1.2 1112.SL.2.4 1112.SL.2.5</p> <p><b>Language</b> 1112.L.1.1 1112L.2.3 1112.L.3.4 1112.L.3.6</p>