



A Correlation: JA Finance Park Advanced® and Montana Financial Literacy Content Standards

3.3.2026

Session Descriptions	Financial Literacy ¹	Social Studies ² Career & Technical Education ³	English Language Arts ⁴
Theme 1: Employment and Income			
<p>1.1 Foundation: Career Clusters Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway.</p> <p>Students will:</p> <ul style="list-style-type: none"> Examine career fields 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	<p><u>Career & Technical Education</u> CTE.9-12.1.10 plan education and career paths aligned to personal goals CTE.9-12.1.10.d evaluate job descriptions that align to a selected Career Pathway and the necessary skill set</p>	<p><u>Reading</u> MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Research and Inquiry</u> MT.9-10.RI.1</p> <p><u>Speaking and Listening</u> MT.9-10.SL.1 MT.11-12.SL.1</p>
<p>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>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 that affect net income. Calculate net monthly income after removing taxes, benefits, and other deductions. 	<p><u>Earning Income</u> 12-7c. Differentiate between gross, net, and taxable income.</p>	<p><u>Career & Technical Education</u> CTE.9-12.1.3 attend to personal health and financial well-being CTE.9-12.1.3.b analyze financial practices including budgeting, banking, savings, investments</p>	<p><u>Reading</u> MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u> MT.9-10.SL.1 MT.11-12.SL.1</p>
<p>1.3 Extension: Entrepreneurial Strengths and Talents Students explore entrepreneurial strengths and talents and how they can be practiced and improved.</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><u>Career & Technical Education</u> CTE.9-12.1.10 plan education and career paths aligned to personal goals CTE.9-12.1.10.d evaluate job descriptions that align to a selected Career Pathway and the necessary skill set</p>	<p><u>Reading</u> MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u> MT.9-10.SL.1 MT.11-12.SL.1</p>

¹ [JumpStart National Standards for Financial Literacy](#), July 2025

² [Montana Content Standards for Social Studies for K-12](#), July 2021

³ [Montana Content Standards for Career and Technical Education for K-12](#), July 2021

⁴ [Montana English Language Arts and Literacy Content Standards](#), July 2027

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<p>1.4 Extension: Job Loss</p> <p>Students learn their risk tolerances and capacities to help prepare them for the impact of economic shocks to their career path.</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. 	<p><u>Earning Income</u> 12-3c. Compare earnings and unemployment rates by level of education and training.</p> <p><u>Investing</u> 12-5a. Discuss how economic and labor market conditions can affect income, career opportunities, and employment status. 12-5c. Discuss how economic downturns that result in high unemployment can affect the prices of financial assets.</p> <p><u>Managing Risk</u> 12-9a. Discuss how state unemployment programs can help reduce economic hardship caused by job losses during a recession or pandemic.</p>	<p><u>Social Studies: Economics</u> SS.E.9-12.2 explain how economic cycles affect personal financial decisions</p> <p><u>Career & Technical Education</u> CTE.9-12.1.3 attend to personal health and financial well-being CTE.9-12.1.3.c explain significance in achieving personal and business short- and long-term goals CTE.9-12.1.3.d develop financial goals based on lifestyle expectations, education plans, and career choices CTE.9-12.1.10 plan education and career paths aligned to personal goals CTE.9-12.1.11.a describe how job market changes have resulted from scientific advancements and the increased use of technology in the global economy</p>	<p><u>Reading</u> MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u> MT.9-10.SL.1 MT.11-12.SL.1</p>
<p>1.5 Extension: My Work Values and Responsibilities</p> <p>Students evaluate the effects of personal behavior on job performance.</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 (taking excessive sick leave, having unexcused absences, or showing up late) have negative consequences. 	<p>NA</p>	<p><u>Career & Technical Education</u> CTE.9-12.1.1 act as a responsible and contributing citizen and employee CTE.9-12.1.1.a engage in positive, safe, legal, and ethical behavior CTE.9-12.1.4.a model integrity, ethical leadership, and effective employability skills in all communication CTE.9-12.1.10.e prepare and practice for, and demonstrate skills needed for job interviews in a selected Career Pathway</p>	<p><u>Reading</u> MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u> MT.9-10.SL.1 MT.11-12.SL.1</p>
<p>1.6 Extension: The IRS W-4 Form</p> <p>Students walk through how to complete an IRS W-4 form.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the purpose of a W-4 form. Examine the employee sections of a W-4 form. 	<p><u>Earning Income</u> 12-9a. Complete IRS Form W-4.</p>	<p>NA</p>	<p><u>Reading</u> MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p>
<p>Theme 2: Employment and Education</p>			
<p>2.1 Foundation: The Value of Education</p> <p>Students learn about the time commitments, costs, and benefits of post-secondary education options. Then they find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p>	<p><u>Earning Income</u> 12-3a. Evaluate the costs and benefits of investing in additional education or training. 12-3c. Compare earnings and unemployment rates by level of education and training.</p>	<p><u>Career & Technical Education</u> CTE.9-12.1.10 plan education and career paths aligned to personal goals CTE.9-12.1.10.d evaluate job descriptions that align to a selected Career Pathway and the necessary skill set.</p>	<p><u>Reading</u> MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p>

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<p>Students will:</p> <ul style="list-style-type: none"> ● Identify the benefits of post-secondary 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><u>Research and Inquiry</u> MT.9-10.RI.1</p> <p><u>Speaking and Listening</u> MT.9-10.SL.1 MT.11-12.SL.1</p>
<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. 	<p><u>Credit</u> 12-4b. Explain the role the FAFSA plays in applying for college financial aid.</p>	<p><u>Career & Technical Education</u> CTE.9-12.1.3 attend to personal health and financial well-being</p>	<p><u>Reading</u> MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p>
<p>2.3 Extension: Career Decisions</p> <p>Students discuss the importance of carefully choosing careers and understanding how economic and other conditions can affect their future income and career opportunities.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Use a process to develop a career plan. ● Calculate a possible GPA based on potential new courses. ● Identify career choices that match interests and abilities. ● Develop a SMART goal to help achieve a chosen career. 	<p><u>Earning Income</u> 12-3a. Evaluate the costs and benefits of investing in additional education or training. 12-3b. Explain how differences in people’s life circumstances can affect their opportunity and willingness to further their education or training 12-3c. Compare earnings and unemployment rates by level of education and training.</p> <p><u>Investing</u> 12-5a. Discuss how economic and labor market conditions can affect income, career opportunities, and employment status. 12-5c. Discuss how economic downturns that result in high unemployment can affect the prices of financial assets.</p>	<p><u>Social Studies: Economics</u> SS.E.9-12.2 explain how economic cycles affect personal financial decisions</p> <p><u>Career & Technical Education</u> CTE.9-12.1.10 plan education and career paths aligned to personal goals CTE.9-12.1.10.d evaluate job descriptions that align to a selected Career Pathway and the necessary skill set</p>	<p><u>Reading</u> MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Research and Inquiry</u> MT.9-10.RI.1</p> <p><u>Speaking and Listening</u> MT.9-10.SL.1 MT.11-12.SL.1</p>

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<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 and improve the chance of getting into a college of their choice. 	NA	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.10 plan education and career paths aligned to personal goals</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>
<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. 	<p><u>Credit</u></p> <p>12-4a. Describe the different sources of funding for postsecondary education. 12-4b. Explain the role the FAFSA plays in applying for college financial aid. 12-4c. Identify scholarships and grants for which they are eligible. 12-5c. Estimate total interest on various student loans based on interest rates and repayment plans.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being CTE.9-12.1.10 plan education and career paths aligned to personal goals</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>
<p>2.6 Extension: Paying for Postsecondary Education</p> <p>Students explore how to pay for post-secondary 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><u>Saving</u></p> <p>12-6a. Explain how traditional IRAs (individual retirement accounts), Roth IRAs, and education savings accounts provide incentives for people to save. 12-6c. Compare the tax advantages of different types of education savings accounts.</p> <p><u>Credit</u></p> <p>12-4a. Describe the different sources of funding for postsecondary education. 12-4b. Explain the role the FAFSA plays in applying for college financial aid. 12-4c. Identify scholarships and grants for which they are eligible. 12-5c. Estimate total interest on various student loans based on interest rates and repayment plans.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being CTE.9-12.1.10 plan education and career paths aligned to personal goals</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Research and Inquiry</u></p> <p>MT.9-10.RI.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>

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Theme 3: Financial Responsibility and Decision Making			
<p>3.1 Foundation: Financial Decision Making</p> <p>Students recognize the responsibilities associated with personal financial decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Use rational and considered decisionmaking steps to select financial goals and priorities. ● Explain how decisions made today can impact the future. 	<p><u>Spending</u></p> <p>12-1a Identify their short-term and long-term financial goals.</p> <p>12-9a. Explain how having a system for financial record-keeping can make it easier to make financial decisions.</p> <p><u>Saving</u></p> <p>12-9d. Explain how the saving strategy “pay yourself first” can help people achieve their saving goals.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.b analyze financial practices including budgeting, banking, savings, investments</p> <p>CTE.9-12.1.3.d develop financial goals based on lifestyle expectations, education plans, and career choices</p> <p>CTE.9-12.1.3.c explain significance in achieving personal and business short- and long-term goals</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>
<p>3.2 Extension: Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car.</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><u>Spending</u></p> <p>12-2b. Describe a process for making an informed consumer decision.</p> <p>12-5b. Brainstorm consumer research strategies and resources to use when making purchase decisions.</p> <p><u>Credit</u></p> <p>12-1b. Compare the cost of borrowing \$1,000 using consumer credit options that differ in rates and fees.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3.b analyze financial practices including budgeting, banking, savings, investments</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Research and Inquiry</u></p> <p>MT.9-10.RI.1</p>
<p>3.3 Extension: Cost of Living</p> <p>Students explore the differences between cost of living and median income and how both are dependent on location.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Compare the cost of living in different states. ● Discover the different median wage for different states and occupations. ● Make a strategic plan for the future. 	<p><u>Earning Income</u></p> <p>12-4b. Explain why wages or salaries vary among employees in different types of jobs and among workers in the same jobs.</p> <p>12-5a. Discuss how economic and labor market conditions can affect income, career opportunities, and employment status.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.d develop financial goals based on lifestyle expectations, education plans, and career choices</p> <p>CTE.9-12.1.10 plan education and career paths aligned to personal goals</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</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><u>Credit</u></p> <p>12-2c. Compare what happens if a borrower fails to make required payments on a secured loan, such as an auto loan or a home mortgage, versus failing to pay a credit card account.</p> <p>12-10a. Describe how failing to repay a loan can negatively impact a person’s finances and life.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.b analyze financial practices including budgeting, banking, savings, investments</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>

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<p>3.5 Extension: Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of 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><u>Spending</u></p> <p>12-7a. Discuss the motivations for and benefits of donating money, items, or time.</p> <p>12-7b. Develop a list of charitable organizations and provide a possible reason that a donor might want to give money to each organization.</p> <p>12-7c. Identify specific steps one should take when researching charitable and other not-for-profit organizations.</p>	<p><u>Social Studies</u></p> <p>SS.CG.9-12.5 evaluate how citizens and institutions address social and political problems at the local, state, tribal, national, and/or international levels</p> <p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.d develop financial goals based on lifestyle expectations, education plans, and career choices</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</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><u>Spending</u></p> <p>12-1a Identify their short-term and long-term financial goals.</p> <p>12-9a. Explain how having a system for financial record-keeping can make it easier to make financial decisions.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.c explain significance in achieving personal and business short- and long-term goals</p> <p>CTE.9-12.1.3.d develop financial goals based on lifestyle expectations, education plans, and career choices</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>
<p>3.7 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. 	<p><u>Earning Income</u></p> <p>12-6b. Identify which level(s) of government typically receive(s) the tax revenue for income taxes, payroll taxes, property taxes, and sales taxes.</p> <p>12-6c. Describe the benefits they receive, or may receive in the future, from government-collected tax revenue.</p> <p>12-7c. Differentiate between gross, net, and taxable income.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Research and Inquiry</u></p> <p>MT.9-10.RI.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>
Theme 4: Planning and Money			
<p>4.1 Foundation: Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>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><u>Spending</u></p> <p>12-1b. Develop a budget to allocate current income to necessary and desired spending, including estimates for both fixed and variable expenses.</p> <p>12-1c. Explain methods for adjusting a budget for unexpected expenses or emergencies.</p> <p>12-1d. Evaluate the advantages of using budgeting tools, such as spreadsheets or apps.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.b analyze financial practices including budgeting, banking, savings, investments</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>

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	<p>12-9a. Explain how having a system for financial record-keeping can make it easier to make financial decisions.</p> <p><u>Saving</u> 12-9a. Explain how external influences (e.g. peers, family, or social media) can impact personal savings decisions. 12-9d. Explain how the saving strategy “pay yourself first” can help people achieve their saving goals.</p>		
<p>4.2 Extension: A World Without Cash Students learn about cashless spending. They 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><u>Saving</u> 12-3a. Research mobile payment account alternatives. 12-3b. Compare and contrast the features of mobile payment accounts, cryptocurrency accounts, and checking/savings accounts. 12-3c. Explain why storing money in a mobile payment account can reduce the ability to grow savings.</p> <p><u>Managing Risk</u> 12-11a. Provide examples of how online behavior, e-mail and text-message scams, telemarketers, and other methods make consumers vulnerable to privacy infringement, identity theft, and fraud.</p>	<p><u>Career & Technical Education</u> CTE.9-12.1.3 attend to personal health and financial well-being CTE.9-12.1.3.b analyze financial practices including budgeting, banking, savings, investments</p>	<p><u>Reading</u> MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u> MT.9-10.SL.1 MT.11-12.SL.1</p>
<p>4.3 Extension: Extracurricular Expenses 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><u>Spending</u> 12-1a Identify their short-term and long-term financial goals. 12-9a. Explain how having a system for financial record-keeping can make it easier to make financial decisions. 12-1b. Develop a budget to allocate current income to necessary and desired spending, including estimates for both fixed and variable expenses.</p>	<p><u>Career & Technical Education</u> CTE.9-12.1.3 attend to personal health and financial well-being CTE.9-12.1.3.c explain significance in achieving personal and business short- and long-term goals CTE.9-12.1.3.b analyze financial practices including budgeting, banking, savings, investments</p>	<p><u>Reading</u> MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u> MT.9-10.SL.1 MT.11-12.SL.1</p>

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<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 situation. ● Analyze how saving for an emergency fund can impact a monthly budget. 	<p><u>Spending</u></p> <p>12-1c. Explain methods for adjusting a budget for unexpected expenses or emergencies.</p> <p>12-1d. Evaluate the advantages of using budgeting tools, such as spreadsheets or apps.</p> <p><u>Saving</u></p> <p>12-8b. Discuss how personal financial decisions can affect other people.</p> <p>12-9d. Explain how the saving strategy “pay yourself first” can help people achieve their saving goals.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.c explain significance in achieving personal and business short- and long-term goals</p> <p>CTE.9-12.1.3.b analyze financial practices including budgeting, banking, savings, investments</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>
Theme 5: Risk Management and Insurance			
<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>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><u>Managing Risk</u></p> <p>12-1b. Analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>12-2a. Identify individual characteristics that influence insurance purchase decisions.</p> <p>12-2b. Recommend types of insurance needed by people with different characteristics.</p> <p>12-5a. Discuss the advantages of obtaining health insurance coverage through an employer plan versus buying private insurance or being uninsured.</p> <p>12-6b. Assess the extent of financial risk and need for disability insurance using hypothetical disability scenarios.</p> <p>12-8a. Explain how a person’s death can result in financial losses to others.</p> <p>12-8b. Discuss the benefits and costs of purchasing life insurance on the primary earners in a household.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.a evaluate validity of health and financial information, products, and services</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>

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<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><u>Managing Risk</u></p> <p>12-3b. Discuss why most states mandate auto liability coverage.</p> <p>12-4a. Research factors that result in lower auto insurance premiums.</p> <p>12-4b. Explain why taking a safe driving course can lower a driver’s auto insurance premium.</p> <p>12-4c. Discuss the pros and cons of buying an auto insurance policy with a higher deductible.</p> <p>12-7a. Explain the primary types of losses covered by auto, homeowner’s, and renter’s insurance policies.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.a evaluate validity of health and financial information, products, and services</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>
<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><u>Managing Risk</u></p> <p>12-3a. Explain why homeowners’ insurance is required by a lender when a homeowner takes out a mortgage.</p> <p>12-7a. Explain the primary types of losses covered by auto, homeowner’s, and renter’s insurance policies.</p> <p>12-7b. Describe situations where someone may be liable for injuries or damages to another person or their property.</p> <p>12-7c. Identify factors that influence the cost of renter’s insurance and homeowners’ insurance.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.a evaluate validity of health and financial information, products, and services</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>
Theme 6: Investing			
<p>6.1 Foundation: Investing for the Future</p> <p>Students learn about different types of investments and work to build a diversified investment portfolio.</p> <p>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><u>Investing</u></p> <p>12-3a. Discuss the advantages and disadvantages of investing in riskier assets.</p> <p>12-6a. Recommend portfolio allocation between major asset classes for a short-term goal versus a long-term goal.</p> <p>12-6b. Discuss the pros and cons of investing in a diversified mutual fund versus investing in a small number of individual stocks.</p> <p>12-6c. Suggest an appropriate asset allocation for a very risk averse person versus a very risk tolerant person.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.b analyze financial practices including budgeting, banking, savings, investments</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>

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<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><u>Earning Income</u></p> <p>12-1d. Examine the benefits of participating in employer-sponsored retirement savings plans and healthcare savings plans.</p> <p>12-10a. Identify different potential sources of retirement income.</p> <p>12-10b. Describe the importance of having multiple sources of income in retirement, such as Social Security, employer-sponsored retirement plans, and personal investments.</p> <p>12-10c. Explain the importance of participating in employer-sponsored retirement plans, when available, and contributing enough to qualify for the maximum employer match.</p> <p><u>Saving</u></p> <p>12-7a. Explain how an employer match of employee contributions to its retirement plan provides an incentive for employees to save.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.b analyze financial practices including budgeting, banking, savings, investments</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</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><u>Investing</u></p> <p>12-1b. Discuss how a person’s risk tolerance influences their investment decisions.</p> <p>12-3a. Discuss the advantages and disadvantages of investing in riskier assets.</p> <p>12-5b. Predict what could happen to the price of a stock if new information is reported about the company or its products.</p> <p>12-6b. Discuss the pros and cons of investing in a diversified mutual fund versus investing in a small number of individual stocks.</p> <p>12-7. Discuss how the expenses associated with buying and selling investments can impact rates of return and investment outcomes.</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.b analyze financial practices including budgeting, banking, savings, investments</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u></p> <p>MT.9-10.SL.1 MT.11-12.SL.1</p>
<p>Theme 7: Simulation and Debrief</p>			
<p>7.1 Foundation: Simulation</p> <p>Students put into action all they have learned in the classroom by making important spending decisions, maintaining a balanced budget, and seeing how those decisions affect their future.</p>	<p><u>Earning Income</u></p> <p>12-4b. Explain why wages or salaries vary among employees in different types of jobs and among workers in the same jobs.</p> <p>12-5a. Discuss how economic and labor market conditions can affect</p>	<p><u>Career & Technical Education</u></p> <p>CTE.9-12.1.3 attend to personal health and financial well-being</p> <p>CTE.9-12.1.3.a evaluate validity of health and financial information, products, and services</p>	<p><u>Reading</u></p> <p>MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p>

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<p>Students will:</p> <ul style="list-style-type: none"> Identify 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. 	<p>income, career opportunities, and employment status. 12-7c. Differentiate between gross, net, and taxable income.</p> <p><u>Spending</u> 12-1a Identify their short-term and long-term financial goals. 12-1b. Develop a budget to allocate current income to necessary and desired spending, including estimates for both fixed and variable expenses. 12-1c. Explain methods for adjusting a budget for unexpected expenses or emergencies. 12-1d. Evaluate the advantages of using budgeting tools, such as spreadsheets or apps. 12-2b. Describe a process for making an informed consumer decision. 12-9a. Explain how having a system for financial record-keeping can make it easier to make financial decisions.</p> <p><u>Saving</u> 12-9d. Explain how the saving strategy “pay yourself first” can help people achieve their saving goals.</p>	<p>CTE.9-12.1.3.b analyze financial practices including budgeting, banking, savings, investments</p> <p>CTE.9-12.1.3.c explain significance in achieving personal and business short- and long-term goals</p> <p>CTE.9-12.1.3.d develop financial goals based on lifestyle expectations, education plans, and career choices</p>	<p><u>Research and Inquiry</u> MT.9-10.RI.1</p> <p><u>Speaking and Listening</u> MT.9-10.SL.1 MT.11-12.SL.1</p>
<p>7.2 Foundation: Debrief and Reflection</p> <p>Students reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify key learnings from the JA Finance Park simulation. Analyze and apply lessons learned to future career and money management goals. 	<p><u>Earning Income</u> 12-3a. Evaluate the costs and benefits of investing in additional education or training. 12-4b. Explain why wages or salaries vary among employees in different types of jobs and among workers in the same jobs. 12-5a. Discuss how economic and labor market conditions can affect income, career opportunities, and employment status.</p> <p><u>Spending</u> 12-1a Identify their short-term and long-term financial goals. 12-2b. Describe a process for making an informed consumer decision. 12-9a. Explain how having a system for financial record-keeping can make it easier to make financial decisions.</p>	<p><u>Career & Technical Education</u> CTE.9-12.1.3 attend to personal health and financial well-being CTE.9-12.1.3.c explain significance in achieving personal and business short- and long-term goals CTE.9-12.1.3.d develop financial goals based on lifestyle expectations, education plans, and career choices</p>	<p><u>Reading</u> MT.9-10.RV.1 MT.9-10.RFL.1 MT.11-12.RFL.1</p> <p><u>Speaking and Listening</u> MT.9-10.SL.1 MT.11-12.SL.1</p>

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	<p><u>Saving</u></p> <p>12-9a. Explain how external influences (e.g. peers, family, or social media) can impact personal savings decisions.</p> <p>12-9b. Identify strategies to manage psychological and emotional obstacles to saving.</p> <p>12-9d. Explain how the saving strategy “pay yourself first” can help people achieve their saving goals.</p>		