

A Correlation:

Minnesota
Academic Standards
And
Junior Achievement
Capstone Programs



Updated January 2025
[2021 Minnesota Social Studies Standards](#)

[2020 Minnesota ELA Standards](#)
[2007 Minnesota Math Standards](#)

[Career and College Readiness Resource Guide: Domains and Competencies](#)

Junior Achievement USA
12320 Oracle Blvd.
Ste 310
Colorado Springs, CO 80921

Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Minnesota Standards in Social Studies, English Language Arts, and Math, as well as the Career and College Readiness Domains and Competencies. 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*® 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, however, the varied implementation models may cause slight variations, especially in ELA and Math.

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 BizTown Adventures is an alternative (or supplement) to the in-person experience when students do not have access to a facility. It provides the same social studies, work readiness, entrepreneurship, and financial literacy concepts in an online self-guided format. *JA BizTown Adventures* can be easily used in remote implementation and independent study when combined with the student self-guided implementation of the *JA BizTown* curriculum. Both implementation options augment students' core curriculum in social studies, English language arts, and mathematics. Throughout the programs, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

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 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. 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 in the classroom,

JA Finance Park Entry Level offers three implementations' options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project
- Student-self guided format - designed for remote implementation and independent learning

JA Finance Park Advanced offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities.

JA BizTown

Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and 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 JA BizTown 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. 	<p>5.1.2.1 Identify a democratic principle written in the Declaration of Independence and the preamble to the U.S. Constitution and describe how the principle impacts the decisions of government, society or communities.</p> <p>5.1.3.1 Explain specific protections that the Bill of Rights provides to individuals and the importance of these 10 amendments to the ratification of the U.S. Constitution.</p>	<p>NA</p>	<p>NA</p>
<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 JA BizTown’s economy. Identify services offered by financial institutions. Complete a bank account application. Identify common terms associated with banking and financial institutions. Define private property and its importance in our economy. Prerequisite: Describe the purpose of money in our community and economy. 	<p>4.1.2.1 Describe how democratic values including fairness, equality, justice, rule of law, freedom and/or individual rights guide and impact [the classroom].</p> <p>4.3.13.1 Analyze both fixed and dynamic maps [using the TODALSS criteria] when investigating places from local to global scales.</p> <p>5.1.2.1 Identify a democratic principle written in the Declaration of Independence and the preamble to the U.S. Constitution and describe how the principle impacts the decisions of government, society or communities.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). Effectively participate in digital learning environments. <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Enroll in a personal finance course to develop knowledge and skills in budgeting, [costs of living on your own, credit scores,] managing checking and debit accounts, saving, and investing. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.5.3, 4.1.8.2</p> <p>4.2.3.2, 4.2.5.1, 4.3.1.1, 4.3.1.2, 4.3.2.1</p> <p>Grade 6</p> <p>5.1.4.1, 5.1.4.4, 5.1.5.3, 5.1.6.1, 5.1.8.1, 5.1.8.2</p> <p>5.2.3.2, 5.2.5.1</p> <p>5.3.1.1, 5.3.1.2, 5.3.2.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.5.3, 6.1.8.2</p> <p>6.2.3.2, 6.2.5.1</p> <p>6.3.1.1, 6.3.1.2, 6.3.2.1</p> <p>Math</p> <p>NA</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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>No Personal Finance Standards at this grade level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Collaboration</p> <ul style="list-style-type: none"> ● Initiate and engage in positive interactions with peers and adults. ● Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> ● Students develop basic money management skills that support financially responsible decision making 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.5.3, 4.1.8.2 4.2.3.2, 4.2.5.1 4.3.2.1</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.5.3, 5.1.8.1, 5.1.8.2 5.2.3.2, 5.2.5.1 5.3.2.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.3, 6.1.8.2 6.2.3.2, 6.2.5.1 6.3.2.1</p> <p>Math</p> <p>NA</p>
<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>No Personal Finance Standards at this grade level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Develop confidence and skills in identifying and resolving both procedural and conceptual challenges. ● Follow procedures, experiment, infer, hypothesize (e.g., “what if we do it this way?”), and construct processes to complete a task. <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> ● explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.5.3 4.2.5.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.5.3, 5.1.8.2 5.2.5.1, 5.3.1.1 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.3 6.2.5.1 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>NA</p>

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<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. 	NA	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Develop confidence and skills in identifying and resolving both procedural and conceptual challenges. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.5.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.5.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.2</p> <p>Math</p> <p>4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</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>4.1.2.1 Describe how democratic values including fairness, equality, justice, rule of law, freedom and/or individual rights guide and impact [the classroom].</p> <p>4.2.7.1 Explain how the limited supply of natural resources requires people to make decisions about resource use and examine a specific resource use decision made in your community.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.5.3, 4.1.8.2 4.2.4.1, 4.2.4.2, 4.2.5.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.5.3, 5.1.8.2 5.2.4.1, 5.2.4.2, 5.2.5.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.3, 6.1.8.2 6.2.4.1, 6.2.4.2, 6.2.5.1 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>NA</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 JA BizTown 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. Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. 	<p>4.1.2.1 Describe how democratic values including fairness, equality, justice, rule of law, freedom and/or individual rights guide and impact [the classroom].</p> <p>5.1.2.1 Identify a democratic principle written in the Declaration of Independence and the preamble to the U.S. Constitution and describe how the principle impacts the decisions of government, society or communities.</p> <p>6.1.3.1 Summarize the concept of citizenship in the United States, explain how individuals become citizens by birth or naturalization, and compare and contrast the rights and responsibilities of citizens, noncitizens and dual</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.5.3, 5.1.6.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.5.3 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.1.1.5 4.2.2.2 5.1.1.4, 5.1.3.1, 5.1.3.4 6.1.3.1</p>

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<ul style="list-style-type: none"> Recognize the need to make responsible choices regarding money. 	citizens. 6.2.9.1 Describe various types of income. Explain the role that the development of human capital plays in determining one's income. Create a budget based on a given monthly income.	science courses). TRANSITIONAL KNOWLEDGE Personal Financial Literacy <ul style="list-style-type: none"> Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, [credit scores,] managing checking and debit accounts, saving, and investing. 	
Unit 1: Session 2: (Optional): Application 1: Transaction Actions Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity. Students will: <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. 	No Personal Finance Standards at this grade level.	EMPLOYABILITY SKILLS Collaboration <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. MINDSETS AND SOCIAL AWARENESS Problem Solving <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). TRANSITIONAL KNOWLEDGE Personal Financial Literacy <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making 	ELA Grade 4 4.1.4.1, 4.1.5.3, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2 Grade 5 5.1.4.1, 5.1.5.3, 5.1.8.2 5.2.5.1 5.3.1.1, 5.3.1.2 Grade 6 6.1.4.1, 6.1.5.3, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2 Math 4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4
Unit 1: Session 2: (Optional) Application 2: Direct Deposit Discuss the purpose and convenience of direct deposit and complete a direct deposit form. Students will: <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. 	No Personal Finance Standards at this grade level.	EMPLOYABILITY SKILLS Collaboration <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. MINDSETS AND SOCIAL AWARENESS Problem Solving <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments 	ELA Grade 4 4.1.4.1, 4.1.5.3, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2 Grade 5 5.1.4.1, 5.1.5.3, 5.1.6.1, 5.1.8.2 5.2.5.1 5.3.1.1, 5.3.1.2 Grade 6 6.1.4.1, 6.1.5.3, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2

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		<p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making 	
<p>Unit 1: Session 2: (Optional) Extension 1: Gordon’s Bounced Check</p> <p>Add verbs and adjectives to this story to discover the importance of keeping track of money.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. 	<p>No Personal Finance Standards at this grade level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1 4.2.3.2 4.3.1.1, 4.3.1.2, 4.3.2.1</p> <p>Grade 5</p> <p>5.1.4.1 5.2.3.2 5.3.1.1, 5.3.1.2, 5.3.2.1</p> <p>Grade 6</p> <p>6.1.4.1 6.2.3.2 6.3.1.1, 6.3.1.2, 6.3.2.1</p> <p>Math NA</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>No Personal Finance Standards at this grade level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <p>Students develop basic money management skills that support financially responsible decision making</p>	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.5.3, 4.1.8.2 4.2.1.1, 4.2.1.2, 4.2.1.3, 4.2.5.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.8.2, 5.1.5.3 5.2.1.1, 5.2.1.2, 5.2.1.3, 5.2.5.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.3, 6.1.8.2 6.2.1.1, 6.2.1.2, 6.2.1.3, 6.2.5.1 6.3.1.1, 6.3.1.2</p> <p>Math NA</p>

JA BizTown

Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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"> ● Demonstrate how to make and record electronic payments. ● Describe the reasons why someone should save. ● Recognize how the rule of law and right to own private property allows people to save. ● State the benefit of an interest-earning savings account. ● Explain how money grows in a savings account. 	<p>4.1.2.1 Describe how democratic values including fairness, equality, justice, rule of law, freedom and/or individual rights guide and impact [the classroom].</p> <p>6.1.3.1 Summarize the concept of citizenship in the United States, explain how individuals become citizens by birth or naturalization, and compare and contrast the rights and responsibilities of citizens, noncitizens and dual citizens.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>Collaboration</p> <ul style="list-style-type: none"> ● Initiate and engage in positive interactions with peers and adults. ● Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, show respect for others. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> ● Students develop basic money management skills that support financially responsible decision making 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.6.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</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>No Personal Finance Standards at this grade level.</p>	<p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.5.3 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.3 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.1.1.5 5.1.3.1, 5.1.3.4</p>

JA BizTown

Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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>No Personal Finance Standards at this grade level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets) <p>Creativity</p> <ul style="list-style-type: none"> ● Pursue their curiosity and interests through inquiry-based projects and tasks. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> ● Students develop basic money management skills that support financially responsible decision making ● Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.5.3 4.2.7.1, 4.2.7.2, 4.2.8.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.5.3 5.2.7.1, 5.2.7.2, 5.2.8.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.5.3 6.2.7.1, 6.2.7.2, 6.2.8.1 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.2.2.2 5.1.1.4 6.1.3.1</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>No Personal Finance Standards at this grade level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). 	<p>ELA</p> <p>Grade 4</p> <p>4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.5.3 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.5.3 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.1.1.5 4.2.2.2 5.1.1.4, 5.1.3.1, 5.1.3.4 6.1.3.1</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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 make given 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>No Personal Finance Standards at this grade level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> ● Students develop basic money management skills that support financially responsible decision making ● Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	<p>ELA</p> <p>Grade 4 4.1.4.1, 4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5 5.1.4.1, 5.1.5.3 5.3.1.1, 5.3.1.2</p> <p>Grade 6 6.1.4.1, 6.1.5.3 6.3.1.1, 6.3.1.2</p> <p>Math 4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</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>No Personal Finance Standards at this grade level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). 	<p>ELA</p> <p>Grade 4 4.1.4.1, 4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5 5.1.4.1, 5.1.5.3 5.3.1.1, 5.3.1.2</p> <p>Grade 6 6.1.4.1, 6.1.5.3 6.3.1.1, 6.3.1.2</p> <p>Math 4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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>No Personal Finance Standards at this grade level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.5.3 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.3 6.3.1.1, 6.3.1.2</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>No Personal Finance Standards at this grade level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.5.3 4.2.7.1, 4.2.7.2, 4.2.8.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.5.3 5.2.7.1, 5.2.7.2, 5.2.8.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.3 6.2.7.1, 6.2.7.2, 6.2.8.1 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.1.1.5 4.2.2.2 5.1.1.4, 5.1.3.1, 5.1.3.4 6.1.3.1</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>No Personal Finance Standards at this grade level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p>	<p>ELA</p> <p>Grade 4</p> <p>4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.5.3 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.5.3 6.3.1.1, 6.3.1.2</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
		<p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	
<h2>Unit 2: Community and Economy</h2>			
<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 code of ethics and a JA BizTown contract.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Identify the role of government in community. Define philanthropy. Explain the relationship between taxes and responsible citizenship. 	<p>4.1.2.1 Describe how democratic values including fairness, equality, justice, rule of law, freedom and/or individual rights guide and impact [the classroom].</p> <p>4.1.4.1 Identify the major roles and responsibilities of elected and appointed leaders in the community, state and nation. [Name some current leaders who function in these roles and explain how they are selected.]</p> <p>5.1.2.1 Identify a democratic principle written in the Declaration of Independence and the preamble to the U.S. Constitution and describe how the principle impacts the decisions of government, society or communities.</p> <p>6.1.3.1 Summarize the concept of citizenship in the United States, explain how individuals become citizens by birth or naturalization, and compare and contrast the rights and responsibilities of citizens, noncitizens and dual citizens.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>Critical Thinking</p> <ul style="list-style-type: none"> Debate an issue, converging on an understanding, assessing a problem, and questioning. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, [credit scores,] managing checking and debit accounts, saving, and investing. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.5.3 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.3 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>NA</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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. 	<p>5.4.20.2 Analyze a primary source from the Revolutionary era [by interpreting the historical context, intended audience, purpose and author’s point of view and identifying what perspectives and narratives are absent from the source].</p> <p>6</p>	<p>MINDSETS AND SOCIAL AWARENESS</p> <p>Self-Management</p> <ul style="list-style-type: none"> Learn and practice the process of setting goals. <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.5.3 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.3 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>NA</p>
<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. 	<p>6.1.3.1 Summarize the concept of citizenship in the United States, explain how individuals become citizens by birth or naturalization, and compare and contrast the rights and responsibilities of citizens, noncitizens and dual citizens.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Critical Thinking</p> <ul style="list-style-type: none"> Debate an issue, converging on an understanding, assessing a problem, and questioning. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.5.3 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.3 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>NA</p>
<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. 	<p>6.1.3.1 Summarize the concept of citizenship in the United States, explain how individuals become citizens by birth or naturalization, and compare and contrast the rights and responsibilities of citizens, noncitizens and dual citizens.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Creativity</p> <ul style="list-style-type: none"> Create innovative and novel ideas or solutions to a problem or situation. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.5.3 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.3 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>NA</p>

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<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. 	<p>4.1.2.1 Describe how democratic values including fairness, equality, justice, rule of law, freedom and/or individual rights guide and impact [the classroom].</p> <p>5.1.3.1 Explain specific protections that the Bill of Rights provides to individuals and the importance of these 10 amendments to the ratification of the U.S. Constitution.</p> <p>6.1.3.1 Summarize the concept of citizenship in the United States, explain how individuals become citizens by birth or naturalization, and compare and contrast the rights and responsibilities of citizens, noncitizens and dual citizens.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. 	<p>ELA</p> <p>Grade 4 4.1.4.1, 4.1.5.3</p> <p>Grade 5 5.1.4.1, 5.1.5.3</p> <p>Grade 6 6.1.4.1, 6.1.5.3</p> <p>Math 4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</p>
<p>Unit 2: Session 2: Circular Flow of an Economy</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.</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. Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	<p>4.2.10.1 Explain what it means for a resource to be productive and how productivity can increase.</p> <p>4.2.11.1 Explain how a nation's resources influence the goods and services it can produce and why people in different cultures, regions or countries may make different decisions about resource use.</p> <p>6.2.7.1 Explain how the limited supply of natural resources requires people to make decisions about resource use, and examine a specific resource use decision made in your community.</p> <p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). 	<p>ELA</p> <p>Grade 4 4.1.4.1, 4.1.5.3 4.2.1.1, 4.2.1.2, 4.2.1.3, 4.2.3.2, 4.2.5.1 4.3.1.1, 4.3.1.2, 4.3.2.1</p> <p>Grade 5 5.1.4.1, 5.1.5.3 5.2.1.1, 5.2.1.2, 5.2.1.3 5.2.3.2, 5.2.5.1 5.3.1.1, 5.3.1.2, 5.3.2.1</p> <p>Grade 6 6.1.4.1, 6.1.5.3 6.2.1.1, 6.2.1.2, 6.2.1.3, 6.2.3.2, 6.2.5.1 6.3.1.1, 6.3.1.2, 6.3.2.1</p> <p>Math NA</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. 	<p>4.2.10.1 Explain what it means for a resource to be productive and how productivity can increase.</p> <p>4.2.11.1 Explain how a nation’s resources influence the goods and services it can produce and why people in different cultures, regions or countries may make different decisions about resource use.</p> <p>6.2.7.1 Explain how the limited supply of natural resources requires people to make decisions about resource use, and examine a specific resource use decision made in your community.</p> <p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, show respect for others. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1 4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1 5.1.5.3 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.3 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>NA</p>
<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. 	<p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Creativity</p> <ul style="list-style-type: none"> Create innovative and novel ideas or solutions to a problem or situation. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Decision Making</p> <ul style="list-style-type: none"> Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1 4.1.4.4, 4.1.5.3, 4.1.8.2 4.2.1.1, 4.2.1.2, 4.2.1.3 4.2.3.2, 4.2.5.1 4.3.1.1, 4.3.1.2, 4.3.2.1</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.5.3, 5.1.8.1 5.2.1.1, 5.2.1.2, 5.2.1.3, 5.2.3.2, 5.2.5.1 5.3.1.1, 5.3.1.2, 5.3.2.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.5.3, 6.1.8.2 6.2.1.1, 6.2.1.2, 6.2.1.3, 6.2.3.2, 6.2.5.1 6.3.1.1, 6.3.1.2, 6.3.2.1</p> <p>Math NA</p>
<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>4.2.10.1 Explain what it means for a resource to be productive and how productivity can increase.</p> <p>4.2.11.1 Explain how a nation’s resources influence the goods and services it can</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1 4.1.4.4, 4.1.5.3, 4.1.8.2 4.2.1.1, 4.2.1.2 4.2.1.3, 4.2.3.2, 4.2.5.1 4.3.1.1, 4.3.1.2, 4.3.2.1</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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. 	<p>produce and why people in different cultures, regions or countries may make different decisions about resource use.</p> <p>6.2.7.1 Explain how the limited supply of natural resources requires people to make decisions about resource use and examine a specific resource use decision made in your community.</p> <p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>Critical Thinking</p> <ul style="list-style-type: none"> Debate an issue, converging on an understanding, assessing a problem, and questioning. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. 	<p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.5.3, 5.1.8.1 5.2.1.1, 5.2.1.2, 5.2.1.3 5.2.3.2, 5.2.5.1 5.3.1.1, 5.3.1.2, 5.3.2.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.5.3, 6.1.8.2 6.2.1.1, 6.2.1.2, 6.2.1.3, 6.2.3.2, 6.2.5.1 6.3.1.1, 6.3.1.2, 6.3.2.1</p> <p>Math</p> <p>4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</p>
<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>4.1.2.1 Describe how democratic values including fairness, equality, justice, rule of law, freedom and/or individual rights guide and impact [the classroom].</p> <p>4.2.10.1 Explain what it means for a resource to be productive and how productivity can increase.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Critical Thinking</p> <ul style="list-style-type: none"> Debate an issue, converging on an understanding, assessing a problem, and questioning. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.5.3 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.5.3 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>NA</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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>4.2.10.1 Explain what it means for a resource to be productive and how productivity can increase.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>Collaboration</p> <ul style="list-style-type: none"> ● Initiate and engage in positive interactions with peers and adults. ● Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, show respect for others. <p>Critical Thinking</p> <ul style="list-style-type: none"> ● Debate an issue, converging on an understanding, assessing a problem, and questioning. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.5.3 4.2.5.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.5.3 5.2.5.1, 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.5.3 6.2.5.1 6.3.1.1, 6.3.1.2</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 What is Free Enterprise?</p> <p>Students will:</p> <ul style="list-style-type: none"> ● List and describe the Economic Freedoms we enjoy in our country. 	<p>4.1.2.1 Describe how democratic values including fairness, equality, justice, rule of law, freedom and/or individual rights guide and impact [the classroom].</p> <p>6.1.3.1 Summarize the concept of citizenship in the United States, explain how individuals become citizens by birth or naturalization, and compare and contrast the rights and responsibilities of citizens, noncitizens and dual citizens.</p> <p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Critical Thinking</p> <ul style="list-style-type: none"> ● Debate an issue, converging on an understanding, assessing a problem, and questioning. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> ● Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.5.3 4.2.4.1, 4.2.4.2 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.5.3 5.2.4.1, 5.2.4.2 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.5.3 6.2.4.1, 6.2.4.2 6.3.1.1, 6.3.1.2</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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 economic freedoms.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Illustrate the Economic Freedoms we enjoy in our country. 	<p>4.1.2.1 Describe how democratic values including fairness, equality, justice, rule of law, freedom and/or individual rights guide and impact [the classroom].</p> <p>4.2.10.1 Explain what it means for a resource to be productive and how productivity can increase.</p> <p>6.1.3.1 Summarize the concept of citizenship in the United States, explain how individuals become citizens by birth or naturalization, and compare and contrast the rights and responsibilities of citizens, noncitizens and dual citizens.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>Critical Thinking</p> <ul style="list-style-type: none"> ● Debate an issue, converging on an understanding, assessing a problem, and questioning. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> ● Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.5.3 4.2.4.1, 4.2.4.2 4.3.1.1, 4.3.1.2, 4.3.3.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.5.3 5.2.4.1, 5.2.4.2 5.3.1.1, 5.3.1.2, 5.3.3.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.5.3 6.2.4.1, 6.2.4.2 6.3.1.1, 6.3.1.2, 6.3.3.2</p>
<p>Unit 2: Session 3: (Optional) Extension 1: Family Resources-Do You Have Enough</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>NA</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Collaboration</p> <ul style="list-style-type: none"> ● Initiate and engage in positive interactions with peers and adults. ● Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, show respect for others. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.5.3 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.5.3 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.5.3 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.1.1.5 5.1.3.1, 5.1.3.4</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<p>Unit 2: Session 3: (Optional) Extension 2: Economic Systems- Comparing Economies</p> <p>Discover how different governments impact the economy of their countries.</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 ● Create posters which demonstrate different economic systems 	<p>4.1.2.1 Describe how democratic values including fairness, equality, justice, rule of law, freedom and/or individual rights guide and impact [the classroom].</p> <p>5.1.2.1 Identify a democratic principle written in the Declaration of Independence and the preamble to the U.S. Constitution and describe how the principle impacts the decisions of government, society or communities.</p> <p>10. Micro: Explain and evaluate how resources are used, and how goods and services are distributed, within different economic systems. Analyze how incentives influence the decisions of consumers, producers and government. Evaluate the intended and unintended consequences of these decisions from multiple perspectives.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Collaboration</p> <ul style="list-style-type: none"> ● Initiate and engage in positive interactions with peers and adults. ● Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, show respect for others. <p>Critical Thinking</p> <ul style="list-style-type: none"> ● Debate an issue, converging on an understanding, assessing a problem, and questioning. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Cultural Fluency and Global Awareness</p> <ul style="list-style-type: none"> ● Participate in [community and] classroom experiences that extend understanding appreciation for culturally diverse perspectives and values. <p>Decision Making</p> <ul style="list-style-type: none"> ● Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.5.3 4.2.4.1, 4.2.4.2 4.3.1.1, 4.3.1.2, 4.3.3.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.5.3 5.2.4.1, 5.2.4.2 5.3.1.1, 5.3.1.2, 5.3.3.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.5.3 6.2.4.1, 6.2.4.2 6.3.1.1, 6.3.1.2, 6.3.3.2</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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 increase the well-being of others. Students complete a brief activity to understand the difference between public and private property, and then they hunt for things in their classroom that reflect those attributes.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain why people pay taxes. ● Define gross pay and net pay. ● Calculate tax by multiplying with decimals. ● Differentiate between public goods and services and private goods and services. ● State examples of philanthropy. ● Identify or explain why philanthropy is important in a community. 	<p>5.2.11.1 Investigate the relationship between individual well-being and the well-being of an entire community or nation.</p> <p>6.5.24.2 Identify individuals, community organizations, businesses and corporations that make the student’s community in Minnesota unique. Analyze how these groups do community building efforts, specifically by racialized and marginalized groups/individuals in Minnesota.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>CAREER DEVELOPMENT</p> <p>Career Awareness</p> <ul style="list-style-type: none"> ● Read stories about community jobs and how communities work together. <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> ● Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.8.2 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.8.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.8.2 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.1.1.5 5.1.3.1, 5.1.3.4 6.1.3.3</p>
<p>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</p> <p>Use 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>3.1.4.1 Describe the importance of the services provided by all levels of government and explain how taxes and fees fund government services.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.8.2 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.8.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.8.2 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>NA</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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"> • Calculate tax by multiplying with decimals. • Explain why people pay taxes 	<p>3.1.4.1</p> <p>Describe the importance of the services provided by all levels of government and explain how taxes and fees fund government services.</p>	<p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> • Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> • Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	<p>ELA</p> <p>Grade 4</p> <p>4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.1.1.5</p> <p>5.1.1.4, 5.1.3.1, 5.1.3.4</p> <p>6.1.3.3</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>5.2.11.1 Investigate the relationship between individual well-being and the well-being of an entire community or nation.</p> <p>6.5.24.2 Identify individuals, community organizations, businesses and corporations that make the student’s community in Minnesota unique. Analyze how these groups do community building efforts, specifically by racialized and marginalized groups/individuals in Minnesota.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> • Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Critical Thinking</p> <ul style="list-style-type: none"> • Debate an issue, converging on an understanding, assessing a problem, and questioning. <p>CAREER DEVELOPMENT</p> <p>Career Awareness</p> <ul style="list-style-type: none"> • Read stories about community jobs and how communities work together. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.5.3, 4.1.8.2</p> <p>4.3.1.1, 4.3.1.2, 4.3.2.1, 4.3.3.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.5.3, 5.1.8.1</p> <p>5.3.1.1, 5.3.1.2, 5.3.3.2, 5.3.2.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.5.3, 6.1.8.2</p> <p>6.3.1.1, 6.3.1.2, 6.3.2.1, 6.3.3.2</p> <p>Math NA</p>
<p>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</p> <p>Learn about foundations and how they 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>4.1.1.1 Describe how consensus building is used to identify and respond to a community problem.</p> <p>4.1.5.1 Examine how identity shapes our perspectives about a local issue and describe ways particular community problems are addressed.</p> <p>6.1.3.1 Summarize the concept of citizenship in the United States, explain how individuals become citizens by birth or naturalization, and</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> • Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Collaboration</p> <ul style="list-style-type: none"> • Initiate and engage in positive interactions with peers and adults. • Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.5.3</p> <p>4.1.8.2</p> <p>4.2.4.1, 4.2.4.2</p> <p>4.3.1.1, 4.3.1.2, 4.3.2.1, 4.3.3.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.5.3, 5.1.8.1</p> <p>5.2.4.1, 5.2.4.2</p> <p>5.3.1.1, 5.3.1.2, 5.3.2.1, 5.3.3.2</p>

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	<p>compare and contrast the rights and responsibilities of citizens, noncitizens and dual citizens.</p> <p>5.2.11.1 Investigate the relationship between individual well-being and the well-being of an entire community or nation.</p> <p>6.5.24.2 Identify individuals, community organizations, businesses and corporations that make the student’s community in Minnesota unique. Analyze how these groups do community building efforts, specifically by racialized and marginalized groups/individuals in Minnesota.</p>	<p>options, show respect for others.</p> <p>CAREER DEVELOPMENT</p> <p>Career Awareness</p> <ul style="list-style-type: none"> Read stories about community jobs and how communities work together. 	<p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.5.3, 6.1.8.2 6.2.4.1, 6.2.4.2 6.3.1.1, 6.3.1.2, 6.3.2.1, 6.3.3.2</p>

Unit 3: Work and Career Readiness

<p>Unit 3: Work and Career Readiness</p> <p>Session 1: Interests and Skills</p> <p>This lesson enables students to assess their own interests and skills and to see what kinds of jobs are available at JA BizTown 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 	<p>6.2.9.1 Describe various types of income. Explain the role that the development of human capital plays in determining one’s income. Create a budget based on a given monthly income.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Create a resume, [cover letter, and thank you letter.] Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Practice goal setting and completion based on their personal strengths and interests. [Goals are recorded in the student’s PLP.] <p>CAREER DEVELOPMENT</p> <p>Career Awareness</p> <ul style="list-style-type: none"> Identify different jobs and careers in their school, neighborhood and community. Read stories about community jobs and how communities work together. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.5.3, 4.1.8.2 4.3.1.1, 4.3.1.2, 4.3.2.1</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.5.3, 5.1.8.1 5.3.1.1, 5.3.1.2, 5.3.2.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.5.3, 6.1.8.2 6.3.1.1, 6.3.1.2, 6.3.2.1</p> <p>Math</p> <p>NA</p>
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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
		<p>Career Exploration</p> <ul style="list-style-type: none"> Research occupations of interest, including labor market information data, and discuss findings with a parent/guardian, teacher, or counselor. <p>TRANSITIONAL KNOWLEDGE</p> <p>Employment and Admission Procedures</p> <ul style="list-style-type: none"> Develop and update a resume to document academics, awards, achievements, work, volunteer, and community service activities. 	
<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"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning 	<p>6.2.9.1 Describe various types of income. Explain the role that the development of human capital plays in determining one’s income. Create a budget based on a given monthly income.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Practice goal setting and completion based on their personal strengths and interests. [Goals are recorded in the student’s PLP.] <p>CAREER DEVELOPMENT</p> <p>Career Exploration</p> <ul style="list-style-type: none"> Research occupations of interest, including labor market information data, and discuss findings with a parent/guardian, teacher, or counselor. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.8.2 4.2.1.1, 4.2.1.2, 4.2.5.1 4.3.2.1</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.8.1, 5.1.8.2 5.2.1.1, 5.2.1.2, 5.2.5.1 5.3.2.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.8.2 6.2.1.1, 6.2.1.2, 6.2.5.1 6.3.2.1</p> <p>Math</p> <p>NA</p>
<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. Connect investment in human capital with wage potential. 	<p>6.2.9.1 Describe various types of income. Explain the role that the development of human capital plays in determining one’s income. Create a budget based on a given monthly income.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.8.2 4.3.2.1, 4.3.3.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.8.1 5.3.2.1, 5.3.3.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.8.2 6.3.2.1, 6.3.3.2</p> <p>Math</p>

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		<p>CAREER DEVELOPMENT</p> <p>Career Exploration</p> <ul style="list-style-type: none"> Research occupations of interest, including labor market information data, and discuss findings with a parent/guardian, teacher, or counselor. <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Calculate the difference in earnings over a lifetime for two or three career pathways. 	NA
<p>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</p> <p>Create a resume using a template.</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	NA	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Create a resume, [cover letter, and thank you letter.] <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>TRANSITIONAL KNOWLEDGE</p> <p>Employment and Admission Procedures</p> <ul style="list-style-type: none"> Develop and update a resume to document academics, awards, achievements, work, volunteer, and community service activities. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.5.2, 4.1.8.1 4.2.5.1, 4.2.8.1 4.3.1.1, 4.3.1.2, 4.3.2.1</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.5.2, 5.1.8.1 5.2.5.1, 5.2.8.1 5.3.1.1, 5.3.1.2, 5.3.2.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.5.2, 6.1.8.2 6.2.5.1, 6.2.8.1 6.3.1.1, 6.3.1.2, 6.3.2.1</p>
<p>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</p> <p>Work in teams to solve problems using engineering skills.</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. 	NA	<p>EMPLOYABILITY SKILLS</p> <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. Participate as team leaders or effective team members in project assignments, and organize work and utilize team roles to meet project goals. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2, 4.3.3.1</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.8.1 5.2.5.1 5.3.1.1, 5.3.1.2, 5.3.3.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2, 6.3.3.1</p>

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		<p>MINDSETS AND SOCIAL AWARENESS</p> <p>Cultural Fluence and Global Awareness</p> <ul style="list-style-type: none"> Actively listen to and consider all group members’ ideas, opinions, experiences, and perspectives, and respond with patience and respect (e.g., forums and panel discussions, community engagement, school news reporting). <p>Problem Solving</p> <ul style="list-style-type: none"> Follow procedures, experiment, infer, hypothesize (e.g., “what if we do it this way?”), and construct processes to complete a task. 	
<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"> Model appropriate business greetings. Demonstrate proper interview skills. Define resume, job interview, and applicant. Demonstrate appropriate workplace behaviors and soft skills. 	<p>6.2.9.1 Describe various types of income. Explain the role that the development of human capital plays in determining one’s income.[Create a budget based on a given monthly income.]</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Create a resume, [cover letter, and thank you letter.] Plan [and conduct] at least one informational interview. Develop clear and precise written work and verbal communications targeted to different audiences. Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. <p>TRANSITIONAL KNOWLEDGE</p> <p>Employment and Admission Procedures</p> <ul style="list-style-type: none"> Develop and update a resume to document academics, awards, achievements, work, volunteer, and community service activities. 	<p>ELA</p> <p>Grade 4 4.3.1.1, 4.3.1.2</p> <p>Grade 5 5.3.1.1, 5.3.1.2</p> <p>Grade 6 6.3.1.1, 6.3.1.2</p> <p>Math NA</p>

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<p>Unit 3: Session 2: (Optional) Application 1: Job Interviews</p> <p>Interview with volunteers for potential job roles at JA BizTown.</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. 	<p>6.2.9.1 Describe various types of income. Explain the role that the development of human capital plays in determining one’s income.[Create a budget based on a given monthly income.]</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Create a resume, [cover letter, and thank you letter.] ● Plan and conduct at least one informational interview. ● Develop clear and precise written work and verbal communications targeted to different audiences. ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>Collaboration</p> <ul style="list-style-type: none"> ● Initiate and engage in positive interactions with peers and adults. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> ● Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. <p>TRANSITIONAL KNOWLEDGE</p> <p>Employment and Admission Procedures</p> <ul style="list-style-type: none"> ● Develop and update a resume to document academics, awards, achievements, work, volunteer, and community service activities. 	<p>ELA</p> <p>Grade 4</p> <p>4.3.1.1, 4.3.1.2, 4.3.3.1</p> <p>Grade 5</p> <p>5.3.1.1, 5.3.1.2, 5.3.3.1</p> <p>Grade 6</p> <p>6.3.1.1, 6.3.1.2, 6.3.3.1</p> <p>Math</p> <p>NA</p>
<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. 	<p>4.1.5.1 Examine how identity shapes our perspectives about a local issue and describe ways particular [community] problems are addressed.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Collaboration</p> <ul style="list-style-type: none"> ● Initiate and engage in positive interactions with peers and adults. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> ● Communicate with and consider all 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2, 4.3.3.1</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.8.1 5.2.5.1 5.3.1.1, 5.3.1.2, 5.3.3.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2, 6.3.3.1</p>

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		<p>ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately.</p> <p>Relationship Skills</p> <ul style="list-style-type: none"> • Help fellow students or community members understand tasks, find resources, and fulfill assigned roles by thinking of others as customers. 	<p>Math</p> <p>NA</p>
<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. 	<p>NA</p>	<p>EMPLOYABILITY SKILLS</p> <p>Collaboration</p> <ul style="list-style-type: none"> • Initiate and engage in positive interactions with peers and adults. • Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. • Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. • Participate as team leaders or effective team members in project assignments, and organize work and utilize team roles to meet project goals. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Cultural Fluence and Global Awareness</p> <ul style="list-style-type: none"> • Actively listen to and consider all group members’ ideas, opinions, experiences, and perspectives, and respond with patience and respect (e.g., forums and panel discussions, community engagement, school news reporting). <p>Problem Solving</p> <ul style="list-style-type: none"> • Follow procedures, experiment, infer, hypothesize (e.g., “what if we do it this way?”), and construct processes to complete a task. • Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1 4.2.5.1 4.3.1.1, 4.3.1.2, 4.3.3.1</p> <p>Grade 5</p> <p>5.1.4.1 5.2.5.1 5.3.1.1, 5.3.1.2, 5.3.3.1</p> <p>Grade 6</p> <p>6.1.4.1 6.2.5.1 6.3.1.1, 6.3.1.2, 6.3.3.1</p> <p>Math</p> <p>4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</p>

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<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. 	<p>4.1.5.1 Examine how identity shapes our perspectives about a local issue and describe ways particular community problems are addressed.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1 4.2.5.1 4.3.1.1, 4.3.1.2, 4.3.3.1</p> <p>Grade 5</p> <p>5.1.4.1 5.2.5.1 5.3.1.1, 5.3.1.2, 5.3.3.1</p> <p>Grade 6</p> <p>6.1.4.1 6.2.5.1 6.3.1.1, 6.3.1.2, 6.3.3.1</p>
<p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>This optional lesson enables students to see why the right to vote, as a means to make a change in the community, is so important. Students have the opportunity to 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. 	<p>4.1.2.1 Describe how democratic values including fairness, equality, justice, rule of law, freedom and/or individual rights guide and impact [the classroom].</p> <p>4.1.4.1 Identify the major roles and responsibilities of elected and appointed leaders in the community, state and nation. Name some current leaders who function in these roles and explain how they are selected.</p> <p>5.1.4.1 Describe [how the U.S. Constitution establishes the three branches of government,] how leaders are selected[, and how governmental power is limited through the principles of federalism, separation of powers, and checks and balances].</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Develop clear and precise written work and verbal communications targeted to different audiences. Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.4, 4.1.5.3, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.4, 5.1.5.3, 5.1.8.2 5.2.5.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.4, 6.1.5.3, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2</p>

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<p>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</p> <p>Learn some tips about becoming an informed voter.</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. 	<p>4.1.4.1 Identify the major roles and responsibilities of elected and appointed leaders in the community, state and nation. Name some current leaders who function in these roles and explain how they are selected.</p> <p>4.1.5.1 Examine how identity shapes our perspectives about a local issue and describe ways particular community problems are addressed.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. Participate as team leaders or effective team members in project assignments, and organize work and utilize team roles to meet project goals. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Cultural Fluence and Global Awareness</p> <ul style="list-style-type: none"> Actively listen to and consider all group members’ ideas, opinions, experiences, and perspectives, and respond with patience and respect (e.g., forums and panel discussions, community engagement, school news reporting). <p>Critical Thinking</p> <ul style="list-style-type: none"> Debate an issue, converging on an understanding, assessing a problem, and questioning. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.5.3, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2, 4.3.3.1</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.5.3, 5.1.8.2 5.2.5.1, 5.2.5.2 5.3.1.1, 5.3.1.2, 5.3.3.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.5.3, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2, 6.3.3.1</p>
<p>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</p> <p>Read a story and answer questions to learn about becoming an active citizen.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	<p>4.1.1.1 Describe how consensus building is used to identify and respond to a community problem.</p> <p>4.1.4.1 Identify the major roles and responsibilities of elected and appointed leaders in the community, state and nation. Name some current leaders who function in these roles and explain how they are selected.</p> <p>4.1.5.1 Examine how identity shapes our perspectives about a local issue and describe ways particular community problems are addressed.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Develop clear and precise written work and verbal communications targeted to different audiences. Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.4, 4.1.5.3, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2, 4.3.3.1</p> <p>Grade 5</p> <p>5.1.4.4, 5.1.5.3, 5.1.8.2 5.2.5.1 5.3.1.1, 5.3.1.2, 5.3.3.1</p> <p>Grade 6</p> <p>6.1.4.4, 6.1.5.3, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2, 6.3.3.1</p>

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		<p>Critical Thinking</p> <ul style="list-style-type: none"> Debate an issue, converging on an understanding, assessing a problem, and questioning. 	
<p>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</p> <p>Learn about the amendments to the U.S. Constitution regarding voting rights using a digital timeline.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	<p>4.1.2.1 Describe how democratic values including fairness, equality, justice, rule of law, freedom and/or individual rights guide and impact [the classroom].</p> <p>4.1.4.1 Identify the major roles and responsibilities of elected and appointed leaders in the community, state and nation. Name some current leaders who function in these roles and explain how they are selected.</p> <p>5.1.2.1 Identify a democratic principle written in the Declaration of Independence and the preamble to the U.S. Constitution and describe how the principle impacts the decisions of government, society or communities.</p> <p>5.1.3.1 Explain specific protections that the Bill of Rights provides to individuals and the importance of these 10 amendments to the ratification of the U.S. Constitution.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Critical Thinking</p> <ul style="list-style-type: none"> Debate an issue, converging on an understanding, assessing a problem, and questioning. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. 	<p>ELA</p> <p>Grade 4 4.1.4.1, 4.1.4.4, 4.1.8.2 4.2.5.1, 4.2.5.2</p> <p>Grade 5 5.1.4.1, 5.1.4.4, 5.1.8.2 5.2.5.1, 5.2.5.2</p> <p>Grade 6 6.1.4.1, 6.1.4.4, 6.1.8.2 6.2.5.1, 6.2.5.2</p> <p>Math NA</p>
<p>Unit 3: Session 3: (Optional) Extension 2: JA My Way</p> <p>Discover games, tools, and supplements such as JA My Resume Builder 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 	<p>NA</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Create a resume, [cover letter, and thank you letter.] Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. Effectively participate in digital learning environments. 	<p>ELA</p> <p>Grade 4 4.1.4.1, 4.1.4.4, 4.1.8.2 4.2.5.1, 4.2.5.2</p> <p>Grade 5 5.1.4.1, 5.1.4.4, 5.1.8.2 5.2.5.1, 5.2.5.2</p> <p>Grade 6 6.1.4.1, 6.1.4.4, 6.1.8.2 6.2.5.1, 6.2.5.2</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
		<p>CAREER DEVELOPMENT</p> <p>Career Exploration</p> <ul style="list-style-type: none"> Research occupations of interest, including labor market information data, and discuss findings with a parent/guardian, teacher, or counselor. <p>TRANSITIONAL KNOWLEDGE</p> <p>Employment and Admission Procedures</p> <ul style="list-style-type: none"> Develop and update a resume to document academics, awards, achievements, work, volunteer, and community service activities. 	
<h2>Unit 4 Business Management</h2>			
<p>Unit 4: Business Management</p> <p>Session 1: Business Costs</p> <p>Students describe what makes a quality business. They meet their coworkers in assigned businesses and operate as teams led by CEOs. Students examine business costs, review the importance of teamwork and do preparatory work in BizPrep. Students will:</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. Use descriptive language to describe what makes a quality business. 	<p>4.2.10.1 Explain what it means for a resource to be productive and how productivity can increase.</p> <p>4.2.11.1 Explain how a nation’s resources influence the goods and services it can produce and why people in different cultures, regions or countries may make different decisions about resource use.</p> <p>5.2.10.1 Calculate profit as the difference between revenue (from selling goods and services) and cost (payments for resources used).</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. Participate as team leaders or effective team members in project assignments, and organize work and utilize team roles to meet project goals. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p>	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.8.2 4.2.5.1</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.8.2 5.2.5.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.8.2 6.2.5.1</p> <p>Math</p> <p>4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
		<ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. <p>Cultural Fluence and Global Awareness</p> <ul style="list-style-type: none"> Actively listen to and consider all group members' ideas, opinions, experiences, and perspectives, and respond with patience and respect (e.g., forums and panel discussions, community engagement, school news reporting). <p>Problem Solving</p> <ul style="list-style-type: none"> Follow procedures, experiment, infer, hypothesize (e.g., "what if we do it this way?"), and construct processes to complete a task. Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>Decision Making</p> <ul style="list-style-type: none"> Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. 	
<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>5.2.10.1 Calculate profit as the difference between revenue (from selling goods and services) and cost (payments for resources used).</p>	<p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments <p>Decision Making</p> <ul style="list-style-type: none"> Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.8.2 5.2.5.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<p>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</p> <p>Groups 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>4.1.5.1 Examine how identity shapes our perspectives about a local issue and describe ways particular community problems are addressed.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. <p>Cultural Fluence and Global Awareness</p> <ul style="list-style-type: none"> Actively listen to and consider all group members’ ideas, opinions, experiences, and perspectives, and respond with patience and respect (e.g., forums and panel discussions, community engagement, school news reporting). 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.8.2 5.2.5.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2</p>
<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>6.2.9.1 Describe various types of income. Explain the role that the development of human capital plays in determining one’s income. Create a budget based on a given monthly income.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.8.2 5.2.5.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</p>

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		<p>consumer science courses).</p> <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	6.1.3.3
<p>Unit 4: Session 1: (Optional) Extension 2: Biz Briefs</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. 	NA	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.4.4, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2, 4.3.3.1</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.4.4, 5.1.8.2 5.2.5.1 5.3.1.1, 5.3.1.2, 5.3.3.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.4, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2, 6.3.3.1</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"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	5.2.10.1 Calculate profit as the difference between revenue (from selling goods and services) and cost (payments for resources used).	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. Participate in cooperative groups or with a partner with specific roles and 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.8.2 4.2.5.1 4.3.2.1</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.8.2 5.2.5.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.8.2 6.2.5.1 6.3.2.1</p> <p>Math</p> <p>4.1.1.5, 4.2.2.2 5.1.1.4, 5.1.3.1 , 5.1.3.4 6.1.3.1</p>

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		<p>shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others.</p> <ul style="list-style-type: none"> Participate as team leaders or effective team members in project assignments, and organize work and utilize team roles to meet project goals. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. <p>Cultural Fluence and Global Awareness</p> <ul style="list-style-type: none"> Actively listen to and consider all group members’ ideas, opinions, experiences, and perspectives, and respond with patience and respect (e.g., forums and panel discussions, community engagement, school news reporting). <p>Problem Solving</p> <ul style="list-style-type: none"> Follow procedures, experiment, infer, hypothesize (e.g., “what if we do it this way?”), and construct processes to complete a task. Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>Decision Making</p> <ul style="list-style-type: none"> Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. 	
<p>Unit 4: Session 2: Activity: Price Setting – JA Lemonade Stand Level 2</p> <p>Students use what they learned about price setting to sell lemonade at a lemonade stand.</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. 	<p>4.2.10.1 Explain what it means for a resource to be productive and how productivity can increase.</p> <p>5.2.10.1 Calculate profit as the difference between revenue (from selling goods and services) and cost (payments for resources used).</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.8.2 4.2.5.1</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.8.2 5.2.5.1</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.8.2 6.2.5.1</p> <p>Math</p> <p>4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</p>

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		<p>appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses).</p> <p>Decision Making</p> <ul style="list-style-type: none"> Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. 	
<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>5.2.10.1 Calculate profit as the difference between revenue (from selling goods and services) and cost (payments for resources used).</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. <p>Problem Solving</p> <ul style="list-style-type: none"> Follow procedures, experiment, infer, hypothesize (e.g., “what if we do it this way?”), and construct processes to complete a task. Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments <p>Decision Making</p> <ul style="list-style-type: none"> Participate in a mock business and evaluate a set of business strategies for 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.8.2 5.2.5.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</p>

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		a variety of hypothetical situations.	
<p>Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit</p> <p>Brainstorm business 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. 	<p>5.2.10.1 Calculate profit as the difference between revenue (from selling goods and services) and cost (payments for resources used).</p>	<p>EMPLOYABILITY SKILLS</p> <p>Collaboration</p> <ul style="list-style-type: none"> ● Initiate and engage in positive interactions with peers and adults. ● Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. ● Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. ● Participate as team leaders or effective team members in project assignments, and organize work and utilize team roles to meet project goals. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> ● Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. <p>Problem Solving</p> <ul style="list-style-type: none"> ● Follow procedures, experiment, infer, hypothesize (e.g., “what if we do it this way?”), and construct processes to complete a task. ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>Decision Making</p> <ul style="list-style-type: none"> ● Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.8.2 5.2.5.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.1.1.5 4.2.2.2 5.1.1.4, 5.1.3.1, 5.1.3.4 6.1.3.1</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<p>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</p> <p>Conduct research to 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. 	<p>4.4.18.1 Pose a question about an issue in the community and/or the contemporary world and investigate its history.</p> <p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Follow procedures, experiment, infer, hypothesize (e.g., “what if we do it this way?”), and construct processes to complete a task. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.4.1, 4.1.8.2 4.2.5.1, 4.2.7.1, 4.2.7.2, 4.2.8.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.4.1, 5.1.8.2 5.2.5.1, 5.2.7.1, 5.2.7.2, 5.2.8.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.8.2 6.2.5.1, 6.2.7.1, 6.2.7.2, 6.2.8.1 6.3.1.1, 6.3.1.2</p>
<p>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</p> <p>Write a friendly letter to another citizen of JA BizTown and address an envelope.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Create a friendly letter using a template. 	<p>NA</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. 	<p>ELA</p> <p>Grade 4</p> <p>4.2.1.1, 4.2.1.2, 4.2.1.3</p> <p>Grade 5</p> <p>5.2.1.1, 5.2.1.2, 5.2.1.3</p> <p>Grade 6</p> <p>6.2.1.1, 6.2.1.2, 6.2.1.3</p> <p>Math</p> <p>NA</p>
<p>Unit 4: Session 3: Visit Preparation</p> <p>This lesson enables students to learn the importance of advertising to attract customers. Students create advertising for their JA BizTown businesses that will be used on simulation day. They also prepare their money trackers and first deposits in preparation for their visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Describe characteristics of effective advertising. ● Define advertising. ● Describe characteristics of effective 	<p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>Collaboration</p> <ul style="list-style-type: none"> ● Initiate and engage in positive interactions with peers and adults. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.8.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.8.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.8.1 6.3.1.1, 6.3.1.2</p> <p>Math</p> <p>4.1.1.5 5.1.3.1, 5.1.3.4</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<p>advertising.</p> <ul style="list-style-type: none"> ● Acknowledge how effective teamwork and cooperation enhance business. ● Appreciate how careful completion of details ensures a more successful JA BizTown visit. 		<ul style="list-style-type: none"> ● Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. ● Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. ● Participate as team leaders or effective team members in project assignments, and organize work and utilize team roles to meet project goals. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> ● Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>Decision Making</p> <ul style="list-style-type: none"> ● Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. 	
<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. 	<p>4.1.5.1 Examine how identity shapes our perspectives about a local issue and describe ways particular community problems are addressed.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>Collaboration</p> <ul style="list-style-type: none"> ● Initiate and engage in positive interactions with peers and adults. ● Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. ● Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.5.2, 4.1.8.1, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.5.2, 5.1.8.1, 5.1.8.2 5.2.5.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.5.2, 6.1.8.1, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2</p>

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
		<ul style="list-style-type: none"> Participate as team leaders or effective team members in project assignments, and organize work and utilize team roles to meet project goals. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. <p>Relationship Skills</p> <ul style="list-style-type: none"> Help fellow students or community members understand tasks, find resources, and fulfill assigned roles by thinking of others as customers. 	
<p>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</p> <p>Students will:</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> <ul style="list-style-type: none"> Describe characteristics of effective advertising. 	<p>9.2.9.5 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Collaboration</p> <ul style="list-style-type: none"> Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Relationship Skills</p> <ul style="list-style-type: none"> Help fellow students or community members understand tasks, find resources, and fulfill assigned roles by thinking of others as customers. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.5.2, 4.1.8.1, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.5.2, 5.1.8.1, 5.1.8.2 5.2.5.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.5.2, 6.1.8.1, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2</p>
<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>NA</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, [credit scores,] managing checking and debit accounts, saving, and investing. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.5.2, 4.1.8.1, 4.1.8.2 4.2.5.1 4.3.1.1, 4.3.1.2</p> <p>Grade 5</p> <p>5.1.5.2, 5.1.8.1, 5.1.8.2 5.2.5.1 5.3.1.1, 5.3.1.2</p> <p>Grade 6</p> <p>6.1.5.2, 6.1.8.1, 6.1.8.2 6.2.5.1 6.3.1.1, 6.3.1.2</p> <p>Math NA</p>

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<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 JA BizTown newspaper.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	NA	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Develop clear and precise written work and verbal communications targeted to different audiences. ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. 	<p>ELA</p> <p>Grade 4</p> <p>4.2.1.1, 4.2.1.2, 4.2.1.3, 4.2.3.1, 4.2.4.1, 4.2.4.2</p> <p>Grade 5</p> <p>5.2.1.1, 5.2.1.2, 5.2.1.3, 5.2.3.1, 5.2.4.1, 5.2.4.2</p> <p>Grade 6</p> <p>6.2.1.1, 6.2.1.2, 6.2.1.3, 6.2.3.1, 6.2.4.1, 6.2.4.2</p>
<h2>Unit 5: The Visit</h2>			
<p>Unit 5: Activity: Schedule and Citizen Checklist</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Manage their personal finances and time. ● Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	NA	<p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> ● Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, [credit scores,] managing checking and debit accounts, saving, and investing. 	<p>ELA</p> <p>NA</p> <p>Math</p> <p>NA</p>
<p>Unit 5: The Visit</p> <p>Students participate in the JA BizTown simulation and then return to class for a debriefing lesson. The debriefing lesson allows students to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Function in their job capacity at JA BizTown. 	<p>6.2.9.1 Describe various types of income. Explain the role that the development of human capital plays in determining one’s income.[Create a budget based on a given monthly income.]</p> <p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Collaboration</p> <ul style="list-style-type: none"> ● Initiate and engage in positive interactions with peers and adults. ● Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. ● Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for 	<p>ELA</p> <p>Grade 4</p> <p>4.3.1.2</p> <p>Grade 5</p> <p>5.3.1.2</p> <p>Grade 6</p> <p>6.3.1.2</p> <p>Math</p> <p>NA</p>

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<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. • Carry out responsibilities of citizenship, such as voting and job responsibilities. 		<p>others.</p> <ul style="list-style-type: none"> • Participate as team leaders or effective team members in project assignments, and organize work and utilize team roles to meet project goals. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> • Communicate with and consider all ideas of peers, adults, [and workplace superiors] with respect and confidence, sharing information and feedback willingly, clearly, and accurately. <p>Relationship Skills</p> <ul style="list-style-type: none"> • Help fellow students or community members understand tasks, find resources, and fulfill assigned roles by thinking of others as customers. <p>Problem Solving</p> <ul style="list-style-type: none"> • Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>Decision Making</p> <ul style="list-style-type: none"> • Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. <p>CAREER DEVELOPMENT</p> <p>Career Exploration</p> <ul style="list-style-type: none"> • Apply content knowledge in workplace or experiential learning activities. <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> • Students develop basic money management skills that support financially responsible decision making • Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	

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Unit Description and Learning Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<p>Unit 5: Activity: Bringing It Home</p> <p>Discuss how you might apply what you have learned to your future career plans.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how citizens use financial institutions. Describe how citizens work within a quality business. Explain circular flow. 	<p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Self-Management</p> <ul style="list-style-type: none"> Learn and practice the process of setting goals. <p>Decision Making</p> <ul style="list-style-type: none"> Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. 	<p>ELA</p> <p>Grade 4 4.3.1.1, 4.3.1.2</p> <p>Grade 5 5.3.1.1, 5.3.1.2</p> <p>Grade 6 6.3.1.1, 6.3.1.2</p> <p>Math NA</p>
<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 JA BizTown. Describe how citizens work within a quality business. 	<p>NA</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Decision Making</p> <ul style="list-style-type: none"> Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. 	<p>ELA</p> <p>Grade 4 4.3.3.1</p> <p>Grade 5 5.3.3.1</p> <p>Grade 6 6.3.3.1</p> <p>Math NA</p>

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<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>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Collaboration</p> <ul style="list-style-type: none"> ● Initiate and engage in positive interactions with peers and adults. ● Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. ● Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. 	<p>ELA NA</p> <p>Math 4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</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 JA BizTown. ● Describe how citizens work within a quality business. 	<p>NA</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Develop clear and precise written work and verbal communications targeted to different audiences. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). 	<p>ELA</p> <p>Grade 4 4.2.1.3, 4.2.3.2 4.3.2.1</p> <p>Grade 5 5.2.1.3, 5.2.3.1, 5.2.3.2</p> <p>Grade 6 6.2.1.3, 6.2.3.1, 6.2.3.2</p>

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Session Details	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> ● Use knowledge of skills and interests to select a company ● Compare potential customers ● Identify target market ● Make a strategic decision ● Identify points in a mission statement ● Compare applicant resumes ● Make a budget-based decision ● Create a letter by making appropriate word choices 	<p>5.2.9.1 Apply a decision-making process to identify alternative options available to decision-makers in a historical setting, the decision that was made and the opportunity cost of the decision</p> <p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Develop clear and precise written work and verbal communications targeted to different audiences. ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). ● Communicate information in ways that are best fit for purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>Critical Thinking</p> <ul style="list-style-type: none"> ● Assess problems involving the use of available resources; negotiate pros and cons of ideas, approaches, and solutions; and review multiple strategies for resolving problems. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Decision Making</p> <ul style="list-style-type: none"> ● Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> ● Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, [credit scores,] managing checking and debit accounts, saving, and investing. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.1.3, 4.1.2.1, 4.1.4.1, 4.1.4.4, 4.1.5.2, 4.1.5.3, 4.1.8.2</p> <p>4.2.5.1, 4.2.8.1</p> <p>4.3.2.1</p> <p>Grade 5</p> <p>5.1.1.3, 5.1.2.1, 5.1.4.1, 5.1.4.4, 5.1.5.2, 5.1.5.3, 5.1.8.1, 5.1.8.2</p> <p>5.2.5.1, 5.2.8.1</p> <p>5.3.2.1</p> <p>Grade 6</p> <p>6.1.2.1, 6.1.4.1, 6.1.4.4, 6.1.5.2, 6.1.5.3, 6.1.8.2</p> <p>6.2.5.1, 6.2.8.1</p> <p>6.3.2.1</p> <p>Math</p> <p>NA</p>

JA BizTown Adventures

Session Details	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<p>Adventure Two: CFO</p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies' services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company's mission statement.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> ● Use knowledge of skills and interests to select a company ● Deduct taxes to calculate net pay ● Determine price of items to make a profit using a formula ● Compare costs to make budget decisions ● Read terms and conditions to compare offers ● Evaluate proposals as part of a decision-making process 	<p>5.2.9.1 Apply a decision-making process to identify alternative options available to decision-makers in a historical setting, the decision that was made and the opportunity cost of the decision</p> <p>5.2.10.1 Calculate profit as the difference between revenue (from selling goods and services) and cost (payments for resources used).</p> <p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Critical Thinking</p> <ul style="list-style-type: none"> ● Assess problems involving the use of available resources; negotiate pros and cons of ideas, approaches, and solutions; and review multiple strategies for resolving problems. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Decision Making</p> <ul style="list-style-type: none"> ● Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> ● Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, [credit scores,] managing checking and debit accounts, saving, and investing. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.1.3, 4.1.2.1, 4.1.4.1, 4.1.4.4, 4.1.5.2, 4.1.5.3, 4.1.8.2</p> <p>4.2.5.1, 4.2.8.1</p> <p>4.3.2.1</p> <p>Grade 5</p> <p>5.1.1.3, 5.1.2.1, 5.1.4.1, 5.1.4.4, 5.1.5.2, 5.1.5.3, 5.1.8.1, 5.1.8.2</p> <p>5.2.5.1, 5.2.8.1</p> <p>5.3.2.1</p> <p>Grade 6</p> <p>6.1.2.1, 6.1.4.1, 6.1.4.4, 6.1.5.2, 6.1.5.3, 6.1.8.2</p> <p>6.2.5.1, 6.2.8.1</p> <p>6.3.2.1</p> <p>Math</p> <p>4.1.1.5</p> <p>5.1.1.4, 5.1.3.1, 5.1.3.4</p>
<p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> ● Use knowledge of skills and interests to select a company ● Identify an idea for a new product or service ● Attempt to resolve solutions to customer pain points 	<p>5.2.9.1 Apply a decision-making process to identify alternative options available to decision-makers in a historical setting, the decision that was made and the opportunity cost of the decision</p> <p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Creativity</p> <ul style="list-style-type: none"> ● Create innovative and novel ideas or solutions to a problem or situation. <p>Critical Thinking</p> <ul style="list-style-type: none"> ● Assess problems involving the use of available resources; negotiate pros and cons of ideas, approaches, and solutions; and review multiple strategies for resolving problems. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Follow procedures, experiment, infer, hypothesize (e.g., "what if we do it this way?"), and 	<p>ELA</p> <p>Grade 4</p> <p>4.1.1.3, 4.1.2.1, 4.1.4.1, 4.1.4.4, 4.1.5.2, 4.1.5.3, 4.1.8.2</p> <p>4.2.5.1, 4.2.8.1</p> <p>4.3.2.1</p> <p>Grade 5</p> <p>5.1.1.3, 5.1.2.1, 5.1.4.1, 5.1.4.4, 5.1.5.2, 5.1.5.3, 5.1.8.1, 5.1.8.2</p> <p>5.2.5.1, 5.2.8.1</p> <p>5.3.2.1</p> <p>Grade 6</p> <p>6.1.2.1, 6.1.4.1, 6.1.4.4, 6.1.5.2, 6.1.5.3, 6.1.8.2</p> <p>6.2.5.1, 6.2.8.1</p> <p>6.3.2.1</p>

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<ul style="list-style-type: none"> Identify characteristics of target markets Explore advertising avenues and marketing tools Plan a marketing campaign Compare cost effectiveness of different advertisements Examine fine print on contracts 		<p>construct processes to complete a task.</p> <p>Decision Making</p> <ul style="list-style-type: none"> Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. 	<p>Math NA</p>
<p>Adventure Four: Sales Manager</p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> Use knowledge of skills and interests to select a company Explore traits that convey good work ethic Compare resumes Use a decision-making process to make hiring decisions Use a problem-solving process to improve customer service 	<p>5.2.9.1 Apply a decision-making process to identify alternative options available to decision-makers in a historical setting, the decision that was made and the opportunity cost of the decision</p> <p>5.2.10.1 Calculate profit as the difference between revenue (from selling goods and services) and cost (payments for resources used).</p> <p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Creativity</p> <ul style="list-style-type: none"> Create innovative and novel ideas or solutions to a problem or situation. <p>Critical Thinking</p> <ul style="list-style-type: none"> Assess problems involving the use of available resources; negotiate pros and cons of ideas, approaches, and solutions; and review multiple strategies for resolving problems. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Follow procedures, experiment, infer, hypothesize (e.g., “what if we do it this way?”), and construct processes to complete a task. <p>Decision Making</p> <ul style="list-style-type: none"> Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.1.3, 4.1.2.1, 4.1.4.1, 4.1.4.4, 4.1.5.2, 4.1.5.3, 4.1.8.2</p> <p>4.2.5.1, 4.2.8.1</p> <p>4.3.2.1</p> <p>Grade 5</p> <p>5.1.1.3, 5.1.2.1, 5.1.4.1, 5.1.4.4, 5.1.5.2, 5.1.5.3, 5.1.8.1, 5.1.8.2</p> <p>5.2.5.1, 5.2.8.1</p> <p>5.3.2.1</p> <p>Grade 6</p> <p>6.1.2.1, 6.1.4.1, 6.1.4.4, 6.1.5.2, 6.1.5.3, 6.1.8.2</p> <p>6.2.5.1, 6.2.8.1</p> <p>6.3.2.1</p> <p>Math NA</p>
<p>Adventure Five: Consumer</p> <p>As consumers, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> Define gross pay and net pay and calculate net pay Identify services offered by financial institutions. Explore a bank account application Identify parts of a transaction register Explain the importance of a savings account Explore the differences between checks, debit cards, credit cards and 	<p>5.2.9.1 Apply a decision-making process to identify alternative options available to decision-makers in a historical setting, the decision that was made and the opportunity cost of the decision</p> <p>6.2.9.1 Describe various types of income. Explain the role that the development of human capital plays in determining one’s income. Create a budget based on a given monthly income.</p> <p>6.2.11.2 Explain how people living in a community are impacted by government policies regarding land use. Investigate how communities are impacted when consumers have or do not have opportunities to work, shop, eat</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and 	<p>ELA</p> <p>Grade 4</p> <p>4.1.1.3, 4.1.2.1, 4.1.4.1, 4.1.4.4, 4.1.5.2, 4.1.5.3, 4.1.8.2</p> <p>4.2.5.1, 4.2.8.1</p> <p>4.3.2.1</p> <p>Grade 5</p> <p>5.1.1.3, 5.1.2.1, 5.1.4.1, 5.1.4.4, 5.1.5.2, 5.1.5.3, 5.1.8.1, 5.1.8.2</p> <p>5.2.5.1, 5.2.8.1, 5.3.2.1</p> <p>Grade 6</p> <p>6.1.2.1, 6.1.4.1, 6.1.4.4, 6.1.5.2, 6.1.5.3, 6.1.8.2</p> <p>6.2.5.1, 6.2.8.1</p> <p>6.3.2.1</p> <p>.Math</p>

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<p>other forms of electronic payments.</p> <ul style="list-style-type: none"> ● Explain how money changes hands when a debit card or electronic payment form is used. ● Demonstrate use of a transaction register to record a debit purchase. ● Distinguish between needs and wants ● Create a budget based on monthly income ● Use fixed costs and needs to make budget decisions ● Make shopping decisions based on budget and opportunity cost 	<p>and connect with one another locally, helping the community build assets.</p> <p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p>	<p>consumer science courses).</p> <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> ● Students develop basic money management skills that support financially responsible decision making ● Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	<p>4.1.1.5 5.1.1.4, 5.1.3.1, 5.1.3.4</p>
<p>Improving the JA BizTown Community Adventure</p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> ● Make decisions based on their understanding of personal freedoms ● Determine appropriate allocation of tax funds ● Create policy based on public safety ● Base voting decisions on candidate policies and promises. 	<p>4.1.2.1 Describe how democratic values including fairness, equality, justice, rule of law, freedom and/or individual rights guide and impact [the classroom].</p> <p>6.1.3.1 Summarize the concept of citizenship in the United States, explain how individuals become citizens by birth or naturalization, and compare and contrast the rights and responsibilities of citizens, noncitizens and dual citizens.</p> <p>6.2.11.1 Describe the movement of goods and services, resources and money through markets at the community, national and global level.</p> <p>4.1.5.1 Examine how identity shapes our perspectives about a local issue and describe ways particular community problems are addressed</p>	<p>EMPLOYABILITY SKILLS</p> <p>Creativity</p> <ul style="list-style-type: none"> ● Create innovative and novel ideas or solutions to a problem or situation. <p>Critical Thinking</p> <ul style="list-style-type: none"> ● Assess problems involving the use of available resources; negotiate pros and cons of ideas, approaches, and solutions; and review multiple strategies for resolving problems. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Decision Making</p> <ul style="list-style-type: none"> ● Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations. <p>CAREER DEVELOPMENT</p> <p>Career Awareness</p> <ul style="list-style-type: none"> ● Read stories about community jobs and how communities work together. 	<p>ELA</p> <p>Grade 4</p> <p>4.1.1.3, 4.1.2.1, 4.1.4.1, 4.1.4.4, 4.1.5.2, 4.1.5.3, 4.1.8.2</p> <p>4.2.5.1, 4.2.8.1</p> <p>4.3.2.1</p> <p>Grade 5</p> <p>5.1.1.3, 5.1.2.1, 5.1.4.1, 5.1.4.4, 5.1.5.2, 5.1.5.3, 5.1.8.1, 5.1.8.2</p> <p>5.2.5.1, 5.2.8.1</p> <p>5.3.2.1</p> <p>Grade 6</p> <p>6.1.2.1, 6.1.4.1, 6.1.4.4, 6.1.5.2, 6.1.5.3, 6.1.8.2</p> <p>6.2.5.1, 6.2.8.1</p> <p>6.3.2.1</p>

JA Finance Park Entry

Unit Description	2021 Minnesota Social Studies Standards / 2024 Minnesota Personal Finance Guidance	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their 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>6.2.9.1 Describe various types of income. Explain the role that the development of human capital plays in determining one’s income. Create a budget based on a given monthly income.</p> <p>Personal Finance</p> <p>One:</p> <ul style="list-style-type: none"> • Students are able to make critical choices about sources of financial information to use based on perspective, biases, credibility, and relevance. • Students are able to evaluate how various sources of information affect financial decisions. <p>Two</p> <ul style="list-style-type: none"> • Students are able to evaluate multiple employment offers, including both tangible and intangible benefits based on personal goals and values. • Students are able to explain the components of a paystub. • Students are able to identify alternative types of income. <p>Three</p> <ul style="list-style-type: none"> • Students are able to identify and explain types of taxes, and explain the reasons for taxation at the local, state, and federal levels, and the impact of taxation on financial decision making. 	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> • Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> • Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> • Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, [credit scores,] managing checking and debit accounts, saving, and investing. • Calculate the difference in earnings over a lifetime for two to three career pathways. 	<p>ELA</p> <p>Grade 6</p> <p>6.1.8.2 6.2.1.3, 6.2.3.2 6.3.1.1, 6.3.1.2, 6.3.2.1</p> <p>Grade 7</p> <p>7.1.8.1 7.2.1.3, 7.2.3.2 7.3.1.1, 7.3.1.2, 7.3.2.1</p> <p>Grade 8</p> <p>8.2.1.3, 8.2.3.2 8.3.1.1, 8.3.1.2, 8.3.2.1</p> <p>Math</p> <p>6.1.3.1 7.1.2.1</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 of the advantages and disadvantages of various saving and investing options • Assess personal risk and risk management 	<p>7.2.7.1 Using cost-benefit analysis, analyze the opportunity cost of a decision [made in U.S. history during times of war].</p> <p>8.2.10.1 Explain how the individual decisions of consumers, producers and government can impact the whole society in both positive and negative ways.</p> <p>Personal Finance</p> <p>One:</p> <ul style="list-style-type: none"> • Students are able to use a systematic process for making financial decisions. • Students are able to set financial goals. <p>Five</p> <ul style="list-style-type: none"> • Students are able to describe how insurance and other risk-management strategies protect against financial loss. • Students are able to compare and contrast how insurance needs vary among individuals, families, and seasons of life. 	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> • Develop clear and precise written work and verbal communications targeted to different audiences. • Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> • Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). • Communicate information in ways that are best fit for purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, 	<p>ELA</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.4.2, 6.1.8.2 6.2.1.3, 6.2.3.2 6.3.1.1, 6.3.1.2, 6.3.2.1</p> <p>Grade 7</p> <p>7.1.4.1, 7.1.4.2, 7.1.8.1, 7.2.1.3, 7.2.3.2 7.3.1.1, 7.3.1.2, 7.3.2.1</p> <p>Grade 8</p> <p>8.2.1.3, 8.2.3.2 8.3.1.1, 8.3.1.2, 8.3.2.1</p> <p>Math</p> <p>7.1.2.1, 7.1.2.4</p>

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Unit Description	2021 Minnesota Social Studies Standards / 2024 Minnesota Personal Finance Guidance	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
	<ul style="list-style-type: none"> Students are able to analyze methods to prevent and limit the consequences of identity theft and fraud. 	<p>infographics, blog posts, or photo essays.</p> <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> Define financial institutions and identify the services they provide Examine debit and credit cards and their use Explain the benefits and common pitfalls of credit cards Explain the benefits of debit cards Define credit score and describe how it influences the ability to get credit and borrow money 	<p>6.2.11.2 Explain how people living in a community are impacted by government policies regarding land use. Investigate how communities are impacted when consumers have or do not have opportunities to work, shop, eat and connect with one another locally, helping the community build assets.</p> <p>Personal Finance</p> <p>Three</p> <ul style="list-style-type: none"> Students are able to identify and describe various types of financial institutions. Students can compare and contrast financial products and services. Students can critically evaluate the offerings of alternative financial services. <p>Four</p> <ul style="list-style-type: none"> Students are able to analyze the costs and benefits of various types of credit. Students are able to evaluate the various sources and types of consumer debt. Students are able to summarize how 	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Develop clear and precise written work and verbal communications targeted to different audiences. Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). Communicate information in ways that are best fit for purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational 	<p>ELA</p> <p>Grade 6</p> <p>6.1.5.3 6.3.1.1, 6.3.1.2</p> <p>Grade 7</p> <p>7.1.5.3 7.3.1.1, 7.3.1.2</p> <p>Grade 8</p> <p>8.1.5.3 8.3.1.1, 8.3.1.2</p> <p>Math</p> <p>6.1.3.1 7.1.2.1, 7.1.2.4</p>

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Unit Description	2021 Minnesota Social Studies Standards / 2024 Minnesota Personal Finance Guidance	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
	<p>one's credit history can affect finances, including loan eligibility and terms.</p>	<p>skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments</p> <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	
<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>6.2.9.1 Describe various types of income. Explain the role that the development of human capital plays in determining one's income. Create a budget based on a given monthly income.</p> <p>7.2.9.1 Apply reasoned decision-making techniques, using primary sources. Explain why different groups across different cultures and communities may prioritize different values when faced with the same alternatives.</p> <p>7.2.7.1 Using cost-benefit analysis, analyze the opportunity cost of a decision [made in U.S. history during times of war].</p> <p>7.2.8.1 Explain different ways that goods and services can be allocated when scarcity exists.</p> <p>Personal Finance</p> <p>One</p> <ul style="list-style-type: none"> Students are able to evaluate how various sources of information affect financial decisions. Students are able to analyze how advertising and promotions influence spending. Students are able to use a systematic process for making financial decisions. Students are able to set financial goals. <p>Six</p> <ul style="list-style-type: none"> Students are able to identify short and long-term financial goals and develop a spending plan and/or budget. Students are able to analyze how changes in taxation, inflation, and other external circumstances can affect 	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Develop clear and precise written work and verbal communications targeted to different audiences. Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). Communicate information in ways that are best fit for purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Self-Management</p>	<p>ELA</p> <p>Grade 6</p> <p>6.1.4.1, 6.1.8.2 6.2.1.3, 6.2.3.2 6.3.1.1, 6.3.1.2, 6.3.2.1</p> <p>Grade 7</p> <p>7.1.4.1, 7.1.8.1 7.2.1.3, 7.2.3.2 7.3.1.1, 7.3.1.2, 7.3.2.1</p> <p>Grade 8</p> <p>8.1.4.1 8.2.1.3, 8.2.3.2 8.3.1.1, 8.3.1.2, 8.3.2.1</p> <p>Math</p> <p>6.1.3.1, 6.1.3.3 7.1.2.1</p>

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Unit Description	2021 Minnesota Social Studies Standards / 2024 Minnesota Personal Finance Guidance	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
	personal budget.	<ul style="list-style-type: none"> Learn and practice the process of setting goals. <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	
<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>6.2.9.1 Describe various types of income. Explain the role that the development of human capital plays in determining one’s income. Create a budget based on a given monthly income.</p> <p>7.2.9.1 Apply reasoned decision-making techniques [using primary sources]. Explain why different groups across different cultures and communities may prioritize different values when faced with the same alternatives.</p> <p>Personal Finance Two</p> <ul style="list-style-type: none"> Students are able to evaluate multiple employment offers, including both tangible and intangible benefits based on personal goals and values. Students are able to identify alternative types of income. <p>Three</p> <ul style="list-style-type: none"> Students are able to identify and explain types of taxes, and explain the reasons for taxation at the local, state, and federal levels, and the impact of taxation on financial decision making. <p>Six</p> <ul style="list-style-type: none"> Students are able to identify short and long-term financial goals and develop a spending plan and/or budget. 	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Self-Management</p> <ul style="list-style-type: none"> Learn and practice the process of setting goals. <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, [credit scores,] managing checking and debit accounts, 	<p>ELA</p> <p>Grade 6 6.1.4.1 6.2.4.1, 6.2.8.1</p> <p>Grade 7 7.1.4.1 7.2.4.1, 7.2.8.1</p> <p>Grade 8 8.1.4.1 8.2.4.1, 8.2.8.1</p> <p>Math NA</p>

JA Finance Park Entry

Unit Description	2021 Minnesota Social Studies Standards / 2024 Minnesota Personal Finance Guidance	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
	<ul style="list-style-type: none"> ● Students are able to analyze how changes in taxation, inflation, and other external circumstances can affect personal budget. ● Students are able to apply formal decision-making models to make financial decisions. ● Students are able to determine practices that allow individuals and families to strive for financial security. ● Students are able to compare the features of various savings vehicles and interest rates offered by financial institutions. ● Students are able to identify types of investments appropriate for different objectives, such as liquidity, income, growth, and risk. 	<p>saving, and investing.</p>	

JA Finance Park PBL

Unit Description	2021 Minnesota SS Studies Standards/ Personal Finance Framework (MPF)	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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 ● Define taxes and explain their purpose and impact on income ● Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ● Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended</p> <p>9.2.9.1 Analyze how individual or household income is determined by a variety of individual and social factors.</p> <p>MPF 1.2 Compare and contrast how individuals and families make choices to satisfy needs and wants. (values, goals and decision-making)</p> <p>MPF 1.5 Analyze the use of resources in making choices that satisfy needs and wants of individuals and families.</p> <p>MPF 2.2 Identify sources of income and understand the effects of state, local, and federal taxes on income. (Read a paycheck stub--FICA, Medicare, state and federal)</p> <p>MPF 2.3 Explain the effects of the economy on personal income, individual and family security, and consumer decisions. (I-9, W-2, W-4)</p> <p>MPF 2.4 Apply the use of technology and describe its effect on income, paychecks and taxes. (direct deposit, payroll cards, online banking, checking simulation, deposit slips)</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Effectively participate in digital learning environments. ● Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>Critical Thinking</p> <ul style="list-style-type: none"> ● Debate an issue, converging on an understanding, assessing a problem, and questioning. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> ● Practice goal setting [and completion] based on their personal strengths and interests. [Goals are recorded in the student's PLP.] <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family, consumer science courses). <p>CAREER DEVELOPMENT</p> <p>Career Exploration</p> <ul style="list-style-type: none"> ● Research occupations of interest, including labor market information data, [and discuss findings with a parent/guardian, teacher, or counselor.] ● Identify the requirements needed to pursue occupations of interest and which postsecondary institutions offer the corresponding program of study. <p>TRANSITIONAL KNOWLEDGE</p> <p>Self-Management</p> <ul style="list-style-type: none"> ● Learn and practice the process of setting goals. <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> ● Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, [credit scores,] managing checking and debit accounts, saving, investing. 	<p>CCSS.ELA-Literacy.CCRA.R.2</p> <ul style="list-style-type: none"> ● Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas <p>Comprehension and Collaboration: CCSS.ELA-Literacy.CCRA.SL.1</p> <ul style="list-style-type: none"> ● Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively <p>Presentation of Knowledge and Ideas: CCSS.ELA-Literacy.CCRA.SL.4</p> <ul style="list-style-type: none"> ● Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience

Unit Description	2021 Minnesota SS Studies Standards/ Personal Finance Framework (MPF)	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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 personal risk and risk management 	<p>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset building, to meet those goals. Determine the nature of the barriers the individual confronts. Determine ways to track the success of the plan.</p> <p>9.2.9.3 Evaluate how various household assets of property, housing, stocks, bonds, savings accounts and monetizing creative enterprises can generate income, considering risk, return and time horizon.</p> <p>MPF 1.6 Evaluate the need for family financial planning to include short/medium/long-term goal setting</p> <p>MPF 2.1 Analyze economic effects of laws and regulations that pertain to consumers and providers of services.</p> <p>MPF 2.2 Identify sources of income and understand the effects of state, local, and federal taxes on income. (Read a paycheck stub--FICA, Medicare, state and federal)</p> <p>MPF 2.3 Explain the effects of the economy on personal income, individual and family security, and consumer decisions. (I-9, W-2, W-4)</p> <p>MPF 5.2 Compare saving and investment alternatives and how to access, obtain and manage them. (CD's, Money market, stocks, bonds, retirement accounts)</p> <p>MPF 5.3 Analyze the effects of risk management strategies on long-term financial planning. (PYF, financial planning pyramid, diversification)</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Develop clear and precise written work and verbal communications targeted to different audiences. <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). Communicate information in ways that are best fit for purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	<p>CCSS.ELA-Literacy.CCRA.R.2</p> <ul style="list-style-type: none"> Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas <p>Comprehension and Collaboration: CCSS.ELA-Literacy.CCRA.SL.1</p> <ul style="list-style-type: none"> Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively <p>Presentation of Knowledge and Ideas: CCSS.ELA-Literacy.CCRA.SL.4</p> <p>Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience</p>

Unit Description	2021 Minnesota SS Studies Standards/ Personal Finance Framework (MPF)	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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>9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset building, to meet those goals. Determine the nature of the barriers the individual confronts. Determine ways to track the success of the plan.</p> <p>9.2.9.3 Evaluate how various household assets of property, housing, stocks, bonds, savings accounts and monetizing creative enterprises can generate income, considering risk, return and time horizon.</p> <p>9.2.9.4 Evaluate the benefits and costs of credit. Explain how the financial industry assesses one's ability to manage credit and how this affects one's ability to borrow, rent, get a job and achieve other financial goals.</p> <p>9.2.9.5 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p> <p>9.2.11.7 Explain interest rates and how interest rates are determined. Explain how financial institutions (banks and credit unions) make it possible for businesses to borrow and spend on new capital investment (machinery, tools, equipment) and for households to borrow and spend on purchases.</p> <p>MPF 6.1 Explore the pros and cons of basic types of credit including loans. (revolving credit, personal loans, car loans, student loans, VA loans, balloon payments, defaulting)</p> <p>MPF 6.3 Evaluate the effects of technology on credit use and identity protection. (credit cards, debit cards, ATM, PIN, online shopping, banking)</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Develop clear and precise written work and verbal communications targeted to different audiences. Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). Communicate information in ways that are best fit for purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	<p>CCSS.ELA-Literacy.CCRA.R.2</p> <ul style="list-style-type: none"> Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas <p>Comprehension and Collaboration: CCSS.ELA-Literacy.CCRA.SL.1</p> <ul style="list-style-type: none"> Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively <p>Presentation of Knowledge and Ideas: CCSS.ELA-Literacy.CCRA.SL.4</p> <p>Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience</p>
<p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to 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</p>	<p>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Develop clear and precise written work and verbal communications targeted to different audiences. Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. 	<p>Production and Distribution of Writing: CCSS.ELA-Literacy.CCRA.W.6</p> <p><i>Use technology, including the Internet, to produce and publish writing and to interact</i></p>

Unit Description	2021 Minnesota SS Studies Standards/ Personal Finance Framework (MPF)	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<p>and staying with a plan. 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>building, to meet those goals. Determine the nature of the barriers the individual confronts. Determine ways to track the success of the plan.</p> <p>9.2.9.5 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p> <p>MPF 3.1 Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources.</p> <p>MPF 3.2 Manage money effectively by developing a system for keeping and using financial records.</p>	<p>Technology and Information Literacy</p> <ul style="list-style-type: none"> • Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). • Communicate information in ways that are best fit for purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> • Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Self-Management</p> <ul style="list-style-type: none"> • Learn and practice the process of setting goals. <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> • Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools. 	<p>and collaborate with others</p> <p>Vocabulary Acquisition and Use: CCSS.ELA-Literacy.CCRA.L.6</p> <ul style="list-style-type: none"> • Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and 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"> • Create a family budget using hypothetical life situations • Make saving and investment decisions 	<p>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.1 Analyze how individual or household income is determined by a variety of individual and social factors.</p> <p>9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset building, to meet those goals. Determine the nature of the barriers the individual confronts. Determine ways to track the success of the plan.</p> <p>9.2.9.3 Evaluate how various household assets of property, housing, stocks, bonds, savings accounts and monetizing creative</p>	<p>EMPLOYABILITY SKILLS</p> <p>Collaboration</p> <ul style="list-style-type: none"> • Initiate and engage in positive interactions with peers and adults. • Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. • Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> • Effectively participate in digital learning environments. • Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). 	<p>Integration of Knowledge and Ideas: CCSS.ELA-Literacy.CCRA.R.7</p> <ul style="list-style-type: none"> • Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words <p>Range of Reading and Level of Text Complexity: CCSS.ELA-Literacy.CCRA.R.10</p> <ul style="list-style-type: none"> • Read and

Unit Description	2021 Minnesota SS Studies Standards/ Personal Finance Framework (MPF)	Career and College Readiness Domains and Competencies	Minnesota ELA and Math
<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>enterprises can generate income, considering risk, return and time horizon.</p> <p>MPF 1.2 Compare and contrast how individuals and families make choices to satisfy needs and wants. (values, goals and decision-making)</p> <p>MPF 1.5 Analyze the use of resources in making choices that satisfy needs and wants of individuals and families.</p> <p>MPF 2.2 Identify sources of income and understand the effects of state, local, and federal taxes on income. (Read a paycheck stub--FICA, Medicare, state and federal)</p> <p>MPF 2.3 Explain the effects of the economy on personal income, individual and family security, and consumer decisions. (I-9, W-2, W-4)</p> <p>MPF 2.4 Apply the use of technology and describe its effect on income, paychecks and taxes. (direct deposit, payroll cards, online banking, checking simulation, deposit slips)</p> <p>MPF 3.3 Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time and human capital.</p> <p>MPF 3.4 Analyze practices that allow families to maintain economic self-sufficiency.</p>	<p>Creativity</p> <ul style="list-style-type: none"> • Find comfort with multiple paths to a solution or changing an approach when unsuccessful. • Pursue their curiosity and interests through inquiry-based projects and tasks. • Display divergent thinking via oral presentations, creative or technical writing assignments, open-ended tasks, and project design. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> • Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Self-Management</p> <ul style="list-style-type: none"> • Learn and practice the process of setting goals. <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> • Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, [credit scores,] managing checking and debit accounts, saving, and investing. 	<p>comprehend complex literary and informational texts independently and proficiently</p> <p>Vocabulary Acquisition and Use: CCSS.ELA-Literacy.CCRA.L.4</p> <ul style="list-style-type: none"> • Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate

JA Finance Park Advanced

Unit Description and Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies
<p>Theme 1: Employment and Income Foundation 1.1: Career Cluster</p> <p>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. 	<p>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.1 Analyze how individual or household income is determined by a variety of individual and social factors.</p> <p>MPF 8.1 Develop a plan for lifelong learning including goals, career exploration and pathways. (MCIS assessments and inventories, college, career, FAFSA, scholarships)</p> <p>MPF 8.2 Demonstrate job-seeking, communication, leadership and teamwork skills in school, workplace and community settings. (job application, resume, cover letter, interview, professional thank you letter)</p> <p>Literacy</p> <p>9.12.2.2 Determine the central ideas or information of a primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of the text.</p> <p>11.12.7.7 Integrate and evaluate multiple sources of information presented in diverse formats and media</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Collaboration</p> <ul style="list-style-type: none"> ● Initiate and engage in positive interactions with peers and adults. ● Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. ● Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> ● Practice goal setting [and completion] based on their personal strengths and interests. [Goals are recorded in the student’s PLP.] <p>Self-Management</p> <ul style="list-style-type: none"> ● Learn and practice the process of setting goals. <p>CAREER DEVELOPMENT</p> <p>Career Exploration</p> <ul style="list-style-type: none"> ● Research occupations of interest, including labor market information data, [and discuss findings with a parent/guardian, teacher, or counselor.]

JA Finance Park Advanced

Unit Description and Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies
<p>Theme 1 Employment and Income Foundation 1.2: Net Income</p> <p>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>9.2.9.1 Analyze how individual or household income is determined by a variety of individual and social factors.</p> <p>9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset building, to meet those goals. Determine the nature of the barriers the individual confronts. Determine ways to track the success of the plan.</p> <p>MPF 2.2 Identify sources of income and understand the effects of state, local, and federal taxes on income. (Read a paycheck stub--FICA, Medicare, state and federal)</p> <p>Literacy</p> <p>11.12.7.7 Integrate and evaluate multiple sources of information presented in diverse formats and media</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools.
<p>Theme 2: Employment and Education 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 compete to find four occupations from the Occupational Outlook Handbook 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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.1 Analyze how individual or household income is determined by a variety of individual and social factors.</p> <p>MPF 8.1 Develop a plan for lifelong learning including goals, career exploration and pathways. (MCIS assessments and inventories, college, career, FAFSA, scholarships)</p> <p>MPF 8.2 Demonstrate job-seeking, communication, leadership and teamwork skills in school, workplace and community settings. (job application, resume, cover letter, interview, professional thank you letter)</p> <p>Literacy</p> <p>11.12.3.3 Evaluate various explanations for actions or events and determine which explanation best accords with textual evidence, acknowledging</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>CAREER DEVELOPMENT</p> <p>Career Exploration</p> <ul style="list-style-type: none"> Identify the requirements needed to pursue occupations of interest and which postsecondary institutions offer the corresponding program of study. <p>TRANSITIONAL KNOWLEDGE</p>

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	<p>where the text leaves matters uncertain. I evidence, acknowledging where the text leaves matters uncertain.</p>	<p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, [credit scores,] managing checking and debit accounts, saving, and investing. Calculate the difference in earnings over a lifetime for two to three career pathways. <p>Financial Aid Processes</p> <ul style="list-style-type: none"> Calculate potential college costs and estimate their federal student aid eligibility.
<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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset building, to meet those goals. Determine the nature of the barriers the individual confronts. Determine ways to track the success of the plan.</p> <p>MPF 1.1 Apply management and planning skills and processes to organize tasks and responsibilities. (values, wants, needs, goals, decision-making processes)</p> <p>Literacy</p> <p>11.12.1.1 Cite specific textual visual or physical evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Communication</p> <ul style="list-style-type: none"> Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Practice goal setting [and completion] based on their personal strengths and interests. [Goals are recorded in the student’s PLP.] <p>Problem Solving</p> <ul style="list-style-type: none"> Follow procedures, experiment, infer, hypothesize (e.g., “What if we do it this way?”), and construct processes to complete a task. <p>Self-Management</p> <ul style="list-style-type: none"> Learn and practice the process of setting goals. <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making

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Unit Description and Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies
<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 then 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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset building, to meet those goals. Determine the nature of the barriers the individual confronts. Determine ways to track the success of the plan.</p> <p>9.2.9.3 Evaluate how various household assets of property, housing, stocks, bonds, savings accounts and monetizing creative enterprises can generate income, considering risk, return and time horizon.</p> <p>9.2.9.4 Evaluate the benefits and costs of credit. Explain how the financial industry assesses one’s ability to manage credit and how this affects one’s ability to borrow, rent, get a job and achieve other financial goals.</p> <p>MPF 3.1 Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources.</p> <p>MPF 3.3 Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time and human capital.</p> <p>MPF 3.4 Analyze practices that allow families to maintain economic self-sufficiency. (prioritize, PYF, debt to credit ratio, net worth)</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools.
<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. 	<p>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.3 Evaluate how various household assets of property, housing, stocks, bonds, savings accounts and monetizing creative enterprises can generate income, considering risk, return and time horizon.</p> <p>MPF 7.1 Explore insurance options and their purposes, their role in balancing risk,</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p>

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Unit Description and Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies
<ul style="list-style-type: none"> Compare insurance policies. 	<p>and their benefit in financial planning. (renter’s, basic health, car, life, disability, identity, beneficiary, policy reading, p MPF</p> <p>5.3 Analyze the effects of risk management strategies on long-term financial planning.</p> <p>Literacy</p> <p>11.12.2.2 Determine the central ideas or information of a primary or secondary source; provide an accurate summary that makes clear the relationships among the key details and ideas.</p> <p>9.12.5.5 Analyze how a text uses structure to emphasize key points or advance an explanation or analysis.</p>	<p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools.
<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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.3 Evaluate how various household assets of property, housing, stocks, bonds, savings accounts and monetizing creative enterprises can generate income, considering risk, return and time horizon.</p> <p>MPF 5.1 Analyze relationships between the economic systems of savings and investing to build long-term individual or family financial security.</p> <p>MPF 5.2 Compare saving and investment alternatives and how to access, obtain and manage them.</p> <p>Literacy</p> <p>11.12.7.7 Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, spatially, aurally, physically as well as in words) in order to address a question or solve a problem.</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Collaboration</p> <ul style="list-style-type: none"> Initiate and engage in positive interactions with peers and adults. Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, [credit scores,] managing checking and debit accounts, saving, and investing.

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Unit Description and Objectives	2021 Minnesota Social Studies Standards	Career and College Readiness Domains and Competencies
<p>Theme 7: Simulation and Debrief</p> <p>7.1 Foundation: Simulation</p> <p>Students participate in the JA Finance Park simulation then 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>Objectives / 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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset building, to meet those goals. Determine the nature of the barriers the individual confronts. Determine ways to track the success of the plan.</p> <p>9.2.9.3 Evaluate how various household assets of property, housing, stocks, bonds, savings accounts and monetizing creative enterprises can generate income, considering risk, return and time horizon.</p> <p>MPF 1.1 Apply management and planning skills and processes to organize tasks and responsibilities.</p> <p>MPF 2.2 Identify sources of income and understand the effects of state, local, and federal taxes on income.</p> <p>MPF 3.3 Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time and human capital.</p> <p>MPF 5.1 Analyze relationships between the economic systems of savings and investing to build long-term individual or family financial security.</p> <p>MPF 5.3 Analyze the effects of risk management strategies on long-term financial planning.</p> <p>MPF 6.1 Explore the pros and cons of basic types of credit including loans. (revolving credit, personal loans, car loans, student loans, VA loans, balloon payments, defaulting)</p> <p>MPF 6.5 Evaluate management skills to maintain a healthy credit rating. (comparing credit card offers, reading a credit card statement, minimum payment, credit reports, 3C's)</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Communication</p> <ul style="list-style-type: none"> ● Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats. <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> ● Practice goal setting [and completion] based on their personal strengths and interests. [Goals are recorded in the student's PLP.] <p>Problem Solving</p> <ul style="list-style-type: none"> ● Follow procedures, experiment, infer, hypothesize (e.g., "What if we do it this way?"), and construct processes to complete a task. <p>Self-Management</p> <ul style="list-style-type: none"> ● Learn and practice the process of setting goals. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> ● Students develop basic money management skills that support financially responsible decision making ● Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools.

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Extension Activities

Extension Details	Extension Objectives	2021 Minnesota Social Studies Standards/ Personal Finance (MPS)	Career and College Readiness Domains and Competencies
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. 	<p>Literacy</p> <p>9.12.1.1 Cite specific textual visual or physical evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Practice goal setting [and completion] based on their personal strengths and interests. [Goals are recorded in the student's PLP.] <p>Self-Management</p> <ul style="list-style-type: none"> Learn and practice the process of setting goals.
<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. 	<p>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.11.1 Measure full employment in terms of the unemployment rate and various types of unemployment. Analyze past and recent data to describe factors that impact the long-run growth of jobs in an economy.</p> <p>MPF 2.3 Explain the effects of the economy on personal income, individual and family security, and consumer decisions.</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Practice goal setting [and completion] based on their personal strengths and interests. [Goals are recorded in the student's PLP.] <p>Self-Management</p> <ul style="list-style-type: none"> Learn and practice the process of setting goals. Identify a way to organize their career planning materials [and review them periodically (one method could be using the PLP organizing structure).]

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Extension Details	Extension Objectives	2021 Minnesota Social Studies Standards/ Personal Finance (MPS)	Career and College Readiness Domains and Competencies
<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. 	<p>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>MPF 1.1 Apply management and planning skills and processes to organize tasks and responsibilities.</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Develop confidence and skills in identifying and resolving both procedural and conceptual challenges.
<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>MPF 2.3 Explain the effects of the economy on personal income, individual and family security, and consumer decisions. (I-9, W-2, W-4)</p> <p>Literacy</p> <p>9.12.4.4 Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, geographic, historical, or economic aspects of history/social studies.</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses).
<p>Theme Two: Employment and Education</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>MPF 8.1 Develop a plan for lifelong learning including goals, career exploration and pathways. (MCIS assessments and inventories, college, career, FAFSA, scholarships)</p> <p>Literacy</p> <p>9.12.5.5 Analyze how a text uses structure to emphasize key points or advance an explanation or analysis.</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Calculate potential college costs and estimate their federal student aid eligibility.

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Extension Details	Extension Objectives	2021 Minnesota Social Studies Standards/ Personal Finance (MPS)	Career and College Readiness Domains and Competencies
<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. 	<p>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset building, to meet those goals. Determine the nature of the barriers the individual confronts. Determine ways to track the success of the plan.</p> <p>MPF 1.2 Compare and contrast how individuals and families make choices to satisfy needs and wants. (values, goals and decision-making)</p> <p>MPF 1.5 Analyze the use of resources in making choices that satisfy needs and wants of individuals and families.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> • Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> • Practice goal setting and completion based on their personal strengths and interests. [Goals are recorded in the student’s PLP.] <p>Self-Management</p> <ul style="list-style-type: none"> • Learn and practice the process of setting goals. • Identify a way to organize their career planning materials [and review them periodically (one method could be using the PLP organizing structure).] <p>CAREER DEVELOPMENT</p> <p>Career Exploration</p> <ul style="list-style-type: none"> • Research occupations of interest, including labor market information data, and discuss findings with a parent/guardian, teacher, or counselor. • Compare occupations using a list of important characteristics such as skills, work conditions, salary, type of preparation needed, employment outlook, etc.
<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 	<p>MPF 8.2 Demonstrate job-seeking, communication, leadership and teamwork skills in school, workplace and community settings. (job application, resume, cover letter, interview, professional thank you letter)</p> <p>Literacy</p> <p>9.12.2.2 Determine the central ideas or information of a primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of the text.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> • Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> • Practice goal setting and completion based on their personal strengths and interests. [Goals are recorded in the student’s PLP.] <p>Self-Management</p> <ul style="list-style-type: none"> • Learn and practice the process of setting goals.

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Extension Details	Extension Objectives	2021 Minnesota Social Studies Standards/ Personal Finance (MPS)	Career and College Readiness Domains and Competencies
<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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>MPF 8.1 Develop a plan for lifelong learning including goals, career exploration and pathways. (MCIS assessments and inventories, college, career, FAFSA, scholarships)</p> <p>Literacy</p> <p>.12.5.5 Analyze how a text uses structure to emphasize key points or advance an explanation or analysis.</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Calculate potential college costs and estimate their federal student aid eligibility. Attend financial aid support sessions [with parents/guardians] to acquire information on FAFSA completion and [postsecondary aid opportunities.]
<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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset building, to meet those goals.</p> <p>9.2.9.3 Evaluate how various household assets of property, housing, stocks, bonds, savings accounts and monetizing creative enterprises can generate income, considering risk, return and time horizon.</p> <p>9.2.9.5 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p> <p>MPF 8.1 Develop a plan for lifelong learning including goals, career exploration and pathways.</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, [credit scores, managing checking and debit accounts,] saving, and investing. Calculate potential college costs and estimate their federal student aid eligibility. Attend financial aid support sessions [with parents/guardians] to acquire information on FAFSA completion and postsecondary aid opportunities.

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Theme Three: Financial Responsibility and Decision Making			
<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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.4 Evaluate the benefits and costs of credit. Explain how the financial industry assesses one’s ability to manage credit and how this affects one’s ability to borrow, rent, get a job and achieve other financial goals.</p> <p>9.2.9.5 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> ● Students develop basic money management skills that support financially responsible decision making
<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>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.8.5 Identify measures of income distribution, wealth distribution, causes of income inequality, and poverty. Explain how these affect, and are affected by, the economy. Evaluate the effectiveness of, and incentives created by, government income redistribution programs.</p> <p>MPF 2.3 Explain the effects of the economy on personal income, individual and family security, and consumer decisions.</p> <p>MPF 3.4 Analyze practices that allow families to maintain economic self-sufficiency. (prioritize, PYF, debt to credit ratio, net worth)</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> ● Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> ● Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses).

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<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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.4 Evaluate the benefits and costs of credit. Explain how the financial industry assesses one’s ability to manage credit and how this affects one’s ability to borrow, rent, get a job and achieve financial goals.</p> <p>MPF 2.3 Explain the effects of the economy on personal income, individual and family security, and consumer decisions.</p> <p>MPF 3.4 Analyze practices that allow families to maintain economic self-sufficiency. (prioritize, PYF, debt to credit ratio, net worth)</p> <p>MPF 6.1 Explore the pros and cons of basic types of credit including loans. (revolving credit, personal loans, car loans, student loans, VA loans, balloon payments.</p> <p>MPF 6.5 Evaluate management skills to maintain a healthy credit rating. (comparing credit card offers, reading a credit card statement, minimum payment, credit reports, 3C’s/defaulting)</p>	<p>EMPLOYABILITY SKILLS.</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, or family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools.
<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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>MPF 4.1 Research community resources and compare and contrast their roles and services available to individuals and families.</p> <p>Literacy</p> <p>9.12.2.2 Determine the central ideas or information of a</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Practice goal setting and completion based on their personal strengths and interests. [Goals are recorded in the student’s PLP.] <p>Self-Management</p> <ul style="list-style-type: none"> Learn and practice the process of setting goals. <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills

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		primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of the text.	appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses).
<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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset building, to meet those goals. Determine the nature of the barriers the individual confronts. Determine ways to track the success of the plan.</p> <p>MPF 3.1 Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources.</p> <p>Literacy</p> <p>9.12.4.4 Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, geographic, historical, or economic aspects of history/social studies</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Growth Mindset</p> <ul style="list-style-type: none"> Practice goal setting and completion based on their personal strengths and interests. [Goals are recorded in the student’s PLP.] <p>Self-Management</p> <ul style="list-style-type: none"> Learn and practice the process of setting goals. <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Enroll in a personal finance course to develop knowledge and skills in budgeting, costs of living on your own, credit scores, managing checking and debit accounts, saving, and investing.
<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. 	<p>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>MPF 2.2 Identify sources of income and understand the effects of state, local, and federal taxes on income.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses).

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Theme Four: Planning and Money Management			
<p>4.2 Extension: A World Without Cash</p> <p>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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>MPF 4.2 Determine how technology affects and/or supports personal and/or family financial decisions. (PIN, ATM, electronic/internet/online banking, banking Apps)</p> <p>Literacy</p> <p>9.12.1.1 Cite specific textual visual or physical evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> • Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> • Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> • Students develop basic money management skills that support financially responsible decision making
<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>9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset building, to meet those goals. Determine the nature of the barriers the individual confronts. Determine ways to track the success of the plan.</p> <p>MPF 3.2 Manage money effectively by developing a system for keeping and using financial records.(spending plan, debit card, ATM, bank statements, checking register, savings register, filing system)</p> <p>MPF 3.3 Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time and human capital. (spending plan percentages, lease agreements, furnishing a first apartment, landlord/tenant laws, consumer comparisons, buying a car/loan, label reading)</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> • Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> • Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> • Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools.

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<p>4.4 Extension: Unexpected Expenses 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>9.2.7.1 Use economic analysis to explore an economic question. 9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended. 9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset building, to meet those goals. Determine the nature of the barriers the individual confronts. Determine ways to track the success of the plan</p> <p>MPF 3.2 Manage money effectively by developing a system for keeping and using financial records.(spending plan, debit card, ATM, bank statements, checking register, savings register, filing system)</p> <p>MPF 3.3 Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time and human capital. (spending plan percentages, lease agreements, furnishing a first apartment, landlord/tenant laws, consumer comparisons, buying a car/loan, label reading)</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> Students develop basic money management skills that support financially responsible decision making Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools.
<p>Theme Five: Risk Management and Insurance</p>			
<p>5.2 Extension: Auto Insurance 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>9.2.7.1 Use economic analysis to explore an economic question. 9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>Literacy</p> <p>9.12.5.5 Analyze how a text uses structure to emphasize key points or advance an explanation or analysis. 9.12.7.7 Integrate quantitative or technical analysis with qualitative analysis in print or digital text.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> Effectively participate in digital learning environments. Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses).

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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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>MPF 5.1 Analyze relationships between the economic systems of savings and investing to build long-term individual or family financial security. (PYF, interest rates, Rule of 72, compound and simple interest)</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> • Effectively participate in digital learning environments. • Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> • Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses).
<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>9.2.7.1 Use economic analysis to explore an economic question.</p> <p>9.2.8.1 Describe the opportunity cost of a choice and analyze the consequences of a specific choice, both intended and unintended.</p> <p>9.2.9.2 Establish personal financial goals. Create a financial plan, considering budgeting and asset building, to meet those goals.</p> <p>9.2.9.3 Evaluate how various household assets of property, housing, stocks, bonds, savings accounts and monetizing creative enterprises can generate income, considering risk, return and time horizon.</p> <p>MPF 5.1 Analyze relationships between the economic systems of savings and investing to build long-term individual or family financial security.</p> <p>MPF 5.2 Compare saving and investment alternatives and how to access, obtain and manage them.</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> • Effectively participate in digital learning environments. • Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> • Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> • Students develop basic money management skills that support financially responsible decision making • Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools.

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<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>9.2.9.3 Evaluate how various household assets of property, housing, stocks, bonds, savings accounts and monetizing creative enterprises can generate income, considering risk, return and time horizon.</p> <p>9.2.11.7 Explain interest rates and how interest rates are determined. Explain how financial institutions (banks and credit unions) make it possible for businesses to borrow and spend on new capital investment (machinery, tools, equipment) and for households to borrow and spend on purchases.</p> <p>MPF 5.2 Compare saving and investment alternatives and how to access, obtain and manage them. (CD's, Money market, stocks, bonds, retirement accounts)</p>	<p>EMPLOYABILITY SKILLS</p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> • Effectively participate in digital learning environments. • Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets). <p>MINDSETS AND SOCIAL AWARENESS</p> <p>Problem Solving</p> <ul style="list-style-type: none"> • Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments (e.g., using core math skills in construction, manufacturing, family and consumer science courses). <p>TRANSITIONAL KNOWLEDGE</p> <p>Personal Financial Literacy</p> <ul style="list-style-type: none"> • Students develop basic money management skills that support financially responsible decision making • Explain the relationship between income, expenses, savings, investments, and lifestyle choices through development and use of budgets and other financial tools.