

## *JA Personal Finance*

Description	Key Learning Objectives	Social Studies	Language Arts	Mathematics
<p><b>Activity One: Make the Right Choice</b> Students learn how individual choices influence occupation selection, earnings potential, education and skill development.</p>	<p><b>Objectives:</b> The students will: -identify personal choices they can make to influence their level of education and skill development -illustrate how individual choices can influence their careers and earnings potential</p>	13	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<i>Core:</i> 1.1 a 4.2 a
<p><b>Activity Two: Where's the Rest of My Paycheck?</b> Students learn how taxes affect individuals.</p>	<p><b>Objectives:</b> The students will: -explain that taxes are mandatory payments to governments -identify payroll taxes that individuals pay</p>	13, 14	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<i>Core:</i> 2.1 a 2.2 a
<p><b>Activity Three: Jobs-Jobs-Jobs</b> Students learn about national trends in employment.</p>	<p><b>Objectives:</b> The students will: -identify national trends in employment -utilize information about national trends to form future educational and employment plans</p>	13	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<i>Core:</i> 1.1 a 4.2 a
<p><b>Activity Four: Mind Your Own Business</b> Students learn about entrepreneurial characteristics.</p>	<p><b>Objectives:</b> The students will: -describe the characteristics that help make entrepreneurs successful -analyze the options available to fund a startup company</p>	13	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<i>Core:</i> 2.1 a 2.2 a
<p><b>Activity Five: How Will I Pay For My Education?</b> Students learn about financing post-secondary education.</p>	<p><b>Objectives:</b> The students will: -identify post-secondary education financing options -explain the savings plans, loan options, and other forms of financial aid that are available for them -create a personal plan to fund their post-secondary education</p>	13	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<i>Core:</i> 2.1 a 2.2 a

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<p><b>Activity Six: Are You a Smart Consumer?</b> Students learn how to be smart consumers.</p>	<p><b>Objectives:</b> The students will: -differentiate between a need and a want -identify the components of smart consumerism -analyze the advantages and disadvantages of making purchases over the internet</p>	13	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<p><i>Core:</i> 2.1 a 2.2 a</p>
<p><b>Activity Seven: The Home Game</b> Students learn about mortgages.</p>	<p><b>Objectives:</b> The students will: -explore the option of buying a home. -explain why there are differences between 15-year and 30-year mortgages -analyze interest rates, types of mortgages, locations, and hypothetical salaries to determine the feasibility of home ownership</p>	13	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<p><i>Core:</i> 2.1 a 2.2 a</p>
<p><b>Activity Eight: Making Ends Meet</b> Students learn about personal financial responsibility and cost-benefit analysis.</p>	<p><b>Objectives:</b> The students will: -use cost-benefit analysis to choose among spending alternatives such as housing, transportation, and consumer goods</p>	13	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<p><i>Core:</i> 2.1 a 2.2 a</p>
<p><b>Activity Nine: The Power of Credit</b> Students learn about credit.</p>	<p><b>Objectives:</b> The students will: -compare the advantages and disadvantages of credit -explore the rights and responsibilities of a credit user -compare rates to determine the credit card that suits their needs</p>	13	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<p><i>Core:</i> 2.1 a 2.2 a</p>
<p><b>Activity Ten: In Over Your Head</b> Students learn about credit reports, the importance of credit history, and the options available to correct credit problems.</p>	<p><b>Objectives:</b> The students will: -explain how payment performance determines credit history -explain why credit records are maintained and accessed -identify and analyze the pros and cons of specific actions that can be taken in case of credit over-extension or other financial difficulties</p>	13	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<p><i>Core:</i> 2.1 a 2.2 a</p>

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<p><b>Activity Eleven: Saving for Your Future</b> Students learn about a variety of investment options.</p>	<p><b>Objectives:</b> The students will: -explain the difference between saving and investing -explore investment options</p>	13	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<p><i>Core:</i> 2.1 a 2.2 a</p>
<p><b>Activity Twelve: The Case of the Shrinking Dollar</b> Students learn about inflation.</p>	<p><b>Objectives:</b> The students will: -define inflation -analyze selected items from the Consumer Price Index and track price changes from 1980 to the present -explain the effect of inflation on personal savings</p>	13, 14	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<p><i>Core:</i> 1.1 a 2.1 a 2.2 a 4.1 a 4.2 a</p>
<p><b>Activity Thirteen: The Fed Is Watching</b> Students learn about monetary policy.</p>	<p><b>Objectives:</b> The students will: -define the Federal Reserve System -explain the role of the Federal Reserve in the United States economy -analyze how changes in interest rates affect economic conditions -review targeted economic indicators and determine if short-term interest rates should be changed</p>	13, 14	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<p><i>Core:</i> 1.1 a 2.1 a 4.2 a</p>
<p><b>Activity Fourteen: Protect Yourself</b> Students learn about automobile insurance.</p>	<p><b>Objectives:</b> The students will: -explain the costs and benefits of insurance -analyze the costs and benefits of automobile insurance</p>	13	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<p><i>Core:</i> 2.1 a 2.2 a</p>
<p><b>Activity Fifteen: Risky Business</b> Students learn about risk management.</p>	<p><b>Objectives:</b> The students will: -explain the importance of a risk management plan -create a risk management plan that includes life, health, income protection, and disability insurance</p>	13	1.1 a-f 1.2 a-f 1.3 a, c-e 1.4 a, b 3.1 a, c 3.2 a-f 4.2 a, b 4.3 a-c	<p><i>Core:</i> 2.1 a 2.2 a</p>

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<p><b>Activity Sixteen: The Future is Now</b>            Students learn about long-term financial planning and retirement.</p>	<p><b>Objectives:</b> The students will:            -explain the importance of long-term financial planning            -determine which financial resources are necessary for retirement            -create a long-term saving plan that reflects their long-term goals for their quality of life</p>	<p>13</p>	<p>1.1 a-f            1.2 a-f            1.3 a, c-e            1.4 a, b            3.1 a, c            3.2 a-f            4.2 a, b            4.3 a-c</p>	<p><i>Core:</i>            2.1 a            2.2 a</p>