

A Correlation: Oklahoma Academic Standards and Junior Achievement Capstone Programs



Updated September 2024

[2019 Oklahoma Social Studies Standards](#)

[Revised Oklahoma Personal Financial Literacy Standards](#)

[2021 Oklahoma ELA Standards](#)

[2022 Oklahoma Math Standards](#)

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 **2019 Oklahoma Social Studies Standards** and Revised Oklahoma Personal Financial Literacy Standards. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*® and *JA Finance Park*® will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

JA BizTown encompasses important elements of work readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy. *JA BizTown* helps prepare students for a lifetime of learning and academic achievement.

JA BizTown Adventures is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the same great 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, allowing students a peek at their future financial decisions. 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	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
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>Grade 4</p> <p>4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.</p> <p>Grade 5</p> <p>5.3.2 Analyze the ideals stated in the Declaration of Independence, drafted by Thomas Jefferson and adopted July 4, 1776, used to: A. identify natural, unalienable rights, such as life, liberty, and the pursuit of happiness B. declare the equality of all individuals C. define the purpose of government D. establish the principle of self-government and consent of the governed E. explain specific colonial grievances</p> <p>5.4.3 Examine the purposes and basic responsibilities of government as described in the Preamble of the Constitution of the United States, which established the supreme law of the land.</p> <p>5.4.6 Explain how the Constitution of the United States was amended to include the Bill of Rights and summarize the liberties protected in each of the ten amendments.</p> <p>5.5.1 Examine the key principles of government established in the Constitution of the United States including: A. separation of powers among three branches of government B. the system of checks and balances C. shared powers between the federal and state governments.</p> <p>Grade 6</p> <p>NA</p>	<p>Grade 4</p> <p>4.2.F.2 4.2.R.4 4.4.R.5</p> <p>Grade 5</p> <p>5.2.F.2 5.2.R.4 5.4.R.5</p> <p>Grade 6</p> <p>6.2.R.1 6.4.R.2,4</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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, economy 	<p>Grade 4</p> <p>4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.</p> <p>4.2.1 Use maps and other geographic representations (such as globes and graphs), tools, and technologies to acquire, process, and report information from a spatial perspective. A. Use and describe various elements of maps, including keys/legends, scale, cardinal, and intermediate directions. [B. Interpret aerial photographs, satellite images and thematic maps to locate and identify physical and human features of the United States and North America. C. Use latitude and longitude to identify the location of physical and human features of the United States.]</p> <p>Grade 5</p> <p>5.3.2 Analyze the ideals stated in the Declaration of Independence, drafted by Thomas Jefferson and adopted July 4, 1776, used to: A. identify natural, unalienable rights, such as life, liberty, and the pursuit of happiness B. declare the equality of all individuals C. define the purpose of government D. establish the principle of self-government and consent of the governed E. explain specific colonial grievances</p> <p>PFL</p> <p>PFL 4.1 Analyze the purpose of maintaining accurate financial accounts.</p> <p>A. Identify the steps necessary for opening and maintaining a checking and savings account.</p> <p>B. Explain the reasons for balancing personal records and reconciling an account statement.</p> <p>PFL 4.2 Develop useful account management skills.</p> <p>A. Describe how funds can be added and withdrawn from financial accounts.</p> <p>B. Demonstrate the ability to perform basic account management skills, including correctly writing, endorsing, and depositing checks.</p> <p>C. Explain how to manage financial accounts. (e.g., reading and reconciling statements, navigating online platforms and apps).</p>	<p>Grade 4</p> <p>4.1.L.2 4.1.S.1-2 4.2.R.1,4 4.3.R.5 4.4.R.2-4 4.4.W.2 4.7.R</p> <p>Grade 5</p> <p>5.1.L.2 5.1.S.1-2 5.2.R.1,4 5.3.R.5 5.4.R.2-4 5.4.W.2 5.7.R</p> <p>Grade 6</p> <p>6.1.L.2 6.1.S.1-2 6.2.R.1 6.3.R.1,8 6.4.R.2-4 6.4.W.2 6.5.W.1 6.7.R</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions 	<p>PFL</p> <p>3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>A. Identify common financial products (e.g., checking, contactless payment systems, credit cards, savings, loans, investments, and insurance).</p>	<p>Grade 4</p> <p>4.2.R.4 4.4.R.2-4 4.4.W.2 4.7.R</p> <p>Grade 5</p> <p>5.2.R.4 5.4.R.2-4 5.4.W.2 5.7.R</p> <p>Grade 6</p> <p>6.2.R.1 6.3.R.8 6.4.R.2-4 6.4.W.2 6.5.W.1 6.7.R</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> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	<p>PFL</p> <p>PFL 3.1 Compare common financial service providers used by consumers to responsibly manage their assets (e.g., banks, mortgage companies, credit unions, brokerage firms, and finance companies).</p> <p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p>	<p>Grade 4</p> <p>4.1.L.2 4.1.S.1-2 4.4.R.2,4 4.7.R 4.8.W</p> <p>Grade 5</p> <p>5.1.L.2 5.1.S.1-2 5.4.R.2 5.7.R 5.8.W</p> <p>Grade 6</p> <p>6.1.L.2 6.1.S.1-2 6.3.R.8 6.4.R.2 6.7.R</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<p>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</p> <p>Practice banking skills by completing bank transactions.</p> <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. 	<p>PFL</p> <p>PFL 4.1 Analyze the purpose of maintaining accurate financial accounts.</p>	<p>Grade 4</p> <p>4.2.R.4 4.3.R.7</p> <p>Grade 5</p> <p>5.2.R.4 5.3.R.7</p> <p>Grade 6</p> <p>6.2.R.1 6.3.R.7-8</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</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> <ul style="list-style-type: none"> Define private property and its importance in our economy. 	<p>NA</p>	<p>Grade 4</p> <p>4.1.L.2 4.1.S.1-2 4.2.R.4 4.3.W.3 4.4.R.2 4.7.R 4.8.W</p> <p>Grade 5</p> <p>5.1.L.2 5.1.S.1-2 5.2.R.4 5.3.W.3 5.4.R.2 5.7.R 5.8.W</p> <p>Grade 6</p> <p>6.1.L.2 6.1.S.1-2 6.2.R.1 6.3.R.8 6.3.W.3 6.4.R.2 6.7.R</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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. Recognize the need to make responsible choices regarding money 	<p>Grade 4</p> <p>4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. [A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.]</p> <p>Grade 6</p> <p>6.3.6 Identify the role of the citizen in the selection of government officials and lawmaking; compare individual liberties under different forms of government.</p> <p>PFL</p> <p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>A. Identify factors that can affect income by describing the basic components of a paystub, including gross pay, net pay, and deductions (e.g., federal and state income tax, FICA, and voluntary deductions).</p> <p>B. Differentiate between needs and wants in order to develop short, medium, and long-term goals that are specific, measurable, attainable, realistic, and time-based.</p> <p>PFL 4.2 Develop useful account management skills.</p> <p>A. Describe how funds can be added and withdrawn from financial accounts</p> <p>B. Demonstrate the ability to perform basic account management skills, including correctly writing, endorsing, and depositing checks.</p> <p>D. Describe the potential consequences of account mismanagement, such as non-sufficient funds, overdraft processing, and associated fees.</p>	<p>Grade 4</p> <p>4.1.L.2 4.1.S.1-2 4.2.R.1,4 4.3.R.5 4.7.R 4.8.W</p> <p>Grade 5</p> <p>5.1.L.2 5.1.S.1-2 5.2.R.1,4 5.3.R.5 5.7.R 5.8.W</p> <p>Grade 6</p> <p>6.1.L.2 6.1.S.1-2 6.2.R.1 6.3.R.1,8 6.7.R</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3 6.N.4.3</p>
<p>Unit 1: Session 2: (Optional): Application 1: Transaction Actions</p> <p>Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity.</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. 	<p>PFL</p> <p>PFL 4.1 Analyze the purpose of maintaining accurate financial accounts.</p> <p>A. Identify the steps necessary for opening and maintaining a checking and savings account.</p> <p>B. Explain the reasons for balancing personal records and reconciling an account statement.</p> <p>PFL 4.2 Develop useful account management skills.</p> <p>A. Describe how funds can be added and withdrawn from financial accounts .</p> <p>B. Demonstrate the ability to perform basic account management skills, including correctly writing, endorsing, and depositing checks.</p> <p>C. Explain how to manage financial accounts.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.1,4 4.4.R.2 4.7.R</p> <p>Grade 5-6</p> <p>5.1.S.1-2 5.2.R.1,4 5.4.R.2 5.7.R</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<p>Unit 1: Session 2: (Optional) Application 2: Direct Deposit</p> <p>Discuss the purpose and convenience of direct deposit and complete a direct deposit form.</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. 	<p>PFL</p> <p>PFL 4.2 Develop useful account management skills.</p> <p>A. Describe how funds can be added and withdrawn from financial accounts (e.g., direct deposit, mobile deposit, teller deposit, debit withdrawals, and ATMs).</p> <p>B. Demonstrate the ability to perform basic account management skills, including correctly writing, endorsing, and depositing checks.</p>	<p>Grade 4</p> <p>4.1.L.2 4.1.S.1-2 4.2.R.1,4 4.4.R.2 4.7.R</p> <p>Grade 5</p> <p>5.1.L.2 5.1.S.1-2 5.2.R.1,4 5.4.R.2 5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.4.R.2 6.7.R</p>	<p>NA</p>
<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> <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>PFL</p> <p>PFL 4.2 Develop useful account management skills.</p> <p>A. Describe how funds can be added and withdrawn from financial accounts (e.g., direct deposit, mobile deposit, teller deposit, debit withdrawals, and ATMs).</p> <p>B. Demonstrate the ability to perform basic account management skills, including correctly writing, endorsing, and depositing checks.</p> <p>D. Describe the potential consequences of account mismanagement, such as non-sufficient funds, overdraft processing, and associated fees.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.4.W.2</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.4.W.2</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.4.W.2 6.5.W.1</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. 	<p>PFL</p> <p>PFL 4.2 Develop useful account management skills.</p> <p>A. Describe how funds can be added and withdrawn from financial accounts (e.g., direct deposit, mobile deposit, teller deposit, debit withdrawals, and ATMs).</p> <p>B. Demonstrate the ability to perform basic account management skills, including correctly writing, endorsing, and depositing checks.</p>	<p>Grade 4</p> <p>4.1.S.1-2</p> <p>4.2.R.1,4</p> <p>4.2.SE.1-2</p> <p>4.4.R.2</p> <p>4.5.W.1-7</p> <p>4.7.R</p> <p>Grade 5</p> <p>5.1.S.1-2</p> <p>5.2.R.1,4</p> <p>5.2.SE.1-2</p> <p>5.4.R.2</p> <p>5.5.W.1-8</p> <p>5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-2</p> <p>6.2.R.1</p> <p>6.3.R.8</p> <p>6.4.R.2</p> <p>6.5.W.2-11</p> <p>6.7.R</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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>Grade 4</p> <p>4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. [A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.]</p> <p>PFL</p> <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p>	<p>Grade 4</p> <p>4.1.L.2 4.1.S.1-2 4.2.R.1,4 4.3.R.5</p> <p>Grade 5</p> <p>5.1.L.2 5.1.S.1-2 5.2.R.1,4 5.3.R.5</p> <p>Grade 6</p> <p>6.1.L.2 6.1.S.1-2 6.2.R.1 6.3.R.1,8</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</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> <ul style="list-style-type: none"> • Make and record electronic payments. 	<p>PFL</p> <p>PFL 4.2 Develop useful account management skills.</p> <p>A. Describe how funds can be added and withdrawn from financial accounts (e.g., direct deposit, mobile deposit, teller deposit, debit withdrawals, and ATMs).</p> <p>B. Demonstrate the ability to perform basic account management skills, including correctly writing, endorsing, and depositing checks.</p> <p>C. Explain how to manage financial accounts. (e.g., reading and reconciling statements, navigating online platforms and apps).</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.1,4 4.7.R</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.1,4 5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.7.R</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>PFL</p> <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p> <p>D. Compare simple and compound interest.</p> <p>E. Explain and give examples of the power of compound interest over time, including why saving and investing at an earlier age leads to far greater financial outcomes later in life, on average.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.6.R.1 4.6.W.2 4.7.R</p> <p>Grade 5</p> <p>5.1.S.1-2 5.6.R.1,3 5.6.W.2 5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.6.R.1-3 6.6.W.1,3 6.7.R</p>	<p>Grade 4</p> <p>4.N.2.5</p> <p>Grade 5</p> <p>5.N.2.2</p> <p>Grade 6</p> <p>6.N.4.3</p>
<p>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <p>Demonstrate how doubling enables money to grow quickly.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>PFL</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>D. Compare simple and compound interest.</p> <p>E. Explain and give examples of the power of compound interest over time, including why saving and investing at an earlier age leads to far greater financial outcomes later in life, on average.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.7.R</p> <p>Grade 5</p> <p>5.1.S.1-2 5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.7.R</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</p>
<p>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</p> <p>Use manipulatives to understand compound interest.</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>PFL</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>D. Compare simple and compound interest.</p> <p>E. Explain and give examples of the power of compound interest over time, including why saving and investing at an earlier age leads to far greater financial outcomes later in life, on average.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.7.R</p> <p>Grade 5</p> <p>5.1.S.1-2 5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.7.R</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3 6.N.4.3</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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>PFL</p> <p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>A. Identify common financial products (e.g., checking, contactless payment systems, credit cards, savings, loans, investments, and insurance).</p> <p>B. Describe available consumer banking technologies (e.g., Automated Teller Machines, mobile apps, digital wallets, and online banking).</p> <p>C. Explain the risks and protections associated with checks, debit cards, credit cards, online and mobile payment systems.</p> <p>PFL 4.1 Analyze the purpose of maintaining accurate financial accounts.</p> <p>A. Identify the steps necessary for opening and maintaining a checking and savings account.</p> <p>B. Explain the reasons for balancing personal records and reconciling an account statement.</p>	<p>Grade 4</p> <p>4.1.S.1-2</p> <p>4.2.R.1,4</p> <p>4.7.R</p> <p>Grade 5</p> <p>5.1.S.1-2</p> <p>5.2.R.1,4</p> <p>5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-2</p> <p>6.2.R.1</p> <p>6.3.R.8</p> <p>6.7.R</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</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> <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>PFL</p> <p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>A. Identify common financial products (e.g., checking, contactless payment systems, credit cards, savings, loans, investments, and insurance).</p> <p>B. Describe available consumer banking technologies (e.g., Automated Teller Machines, mobile apps, digital wallets, and online banking).</p> <p>C. Explain the risks and protections associated with checks, debit cards, credit cards, online and mobile payment systems.</p> <p>PFL 4.1 Analyze the purpose of maintaining accurate financial accounts.</p> <p>A. Identify the steps necessary for opening and maintaining a checking and savings account.</p> <p>B. Explain the reasons for balancing personal records and reconciling an account statement.</p>	<p>Grade 4</p> <p>4.1.S.1-2</p> <p>4.2.R.1,4</p> <p>4.7.R</p> <p>Grade 5</p> <p>5.1.S.1-2</p> <p>5.2.R.1,4</p> <p>5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-2</p> <p>6.2.R.1</p> <p>6.3.R.8</p> <p>6.7.R</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</p>

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Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. 	<p>PFL</p> <p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>A. Identify common financial products (e.g., checking, contactless payment systems, credit cards, savings, loans, investments, and insurance).</p> <p>B. Describe available consumer banking technologies (e.g., Automated Teller Machines, mobile apps, digital wallets, and online banking).</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.1,4 4.7.R</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.1,4 5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.7.R</p>	<p>NA</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> <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	<p>PFL</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>D. Compare simple and compound interest.</p> <p>E. Explain and give examples of the power of compound interest over time, including why saving and investing at an earlier age leads to far greater financial outcomes later in life, on average.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.1,4 4.6.R.1 4.6.W.2 4.7.R</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.1,4 5.6.R.1,3 5.6.W.2 5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.6.R.1-3 6.6.W.1,3 6.7.R</p>	<p>Grade 4</p> <p>4.N.2.4-5</p> <p>Grade 5</p> <p>5.N.2.2,4</p> <p>Grade 6</p> <p>6.N.2.3 6.N.4.3</p>

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<p>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</p> <p>Answer questions about recording transactions and parts of a check.</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>PFL</p> <p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>A. Identify common financial products (e.g., checking, contactless payment systems, credit cards, savings, loans, investments, and insurance).</p> <p>PFL 4.1 Analyze the purpose of maintaining accurate financial accounts.</p> <p>A. Identify the steps necessary for opening and maintaining a checking and savings account.</p> <p>B. Explain the reasons for balancing personal records and reconciling an account statement.</p>	<p>Grade 4</p> <p>4.1.S.1-2</p> <p>4.7.R</p> <p>Grade 5</p> <p>5.1.S.1-2</p> <p>5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-2</p> <p>6.2.R.1</p> <p>6.7.R</p>	<p>NA</p>
<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>Grade 4</p> <p>4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.</p> <p>Grade 5</p> <p>5.5.3 Describe the responsibilities of United States citizens including: A. registration and voting in public elections B. becoming informed voters C. engagement in civil discourse D. service on trial juries E. payment of taxes F. obedience to laws G. registration for military service</p> <p>Grade 6</p> <p>6.3.5 [Compare] the systems of government, including representative governments (democracy, [republic, constitutional monarchy] and authoritarian systems [dictatorship, absolute monarchy]).</p> <p>6.3.6 Identify the role of the citizen in the selection of government officials and lawmaking; compare individual liberties under different forms of government.</p>	<p>Grade 4</p> <p>4.1.S.1-2</p> <p>4.2.R.4</p> <p>4.7.R</p> <p>4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2</p> <p>5.2.R.4</p> <p>5.7.R</p> <p>5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2</p> <p>6.2.R.1</p> <p>6.3.R.8</p> <p>6.7.R</p>	<p>NA</p>

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<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> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>Grade 4 NA</p> <p>Grade 5 5.3.8 Identify the contributions of key individuals involved in the American Revolution including Patrick Henry, Samuel Adams, John Adams, Abigail Adams, Paul Revere, Nathan Hale, John Paul Jones, Thayendanegea (Joseph Brant), Nancy Ward the Beloved Woman of the Cherokee, Marquis de Lafayette, Benjamin Franklin, Mercy Otis Warren, and Phillis Wheatley.</p> <p>Grade 6 6.3.6 Identify the role of the citizen in the selection of government officials and lawmaking; compare individual liberties under different forms of government.</p>	<p>Grade 4 4.1.S.1-2 4.2.R.4 4.7.R 4.8.W</p> <p>Grade 5 5.1.S.1-2 5.2.R.4 5.7.R 5.8.W</p> <p>Grade 6 6.1.S.1-2 6.2.R.1 6.3.R.8 6.7.R</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> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. 	<p>Grade 4 NA</p> <p>Grade 5 NA</p> <p>Grade 6 6.3.6 Identify the role of the citizen in the selection of government officials and lawmaking; compare individual liberties under different forms of government.</p>	<p>Grade 4 4.1.S.1-2 4.2.R.4 4.7.R 4.8.W</p> <p>Grade 5 5.1.S.1-2 5.2.R.4 5.7.R 5.8.W</p> <p>Grade 6 6.1.S.1-2 6.2.R.1 6.3.R.8 6.7.R</p>	<p>NA</p>

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<p>Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge</p> <p>Watch a video showing what civics means to students and reflect on what you might do for your community.</p> <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. 	<p>Grade 4</p> <p>4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.</p> <p>Grade 5</p> <p>5.4.6 Explain how the Constitution of the United States was amended to include the Bill of Rights and summarize the liberties protected in each of the ten amendments.</p> <p>Grade 6</p> <p>6.3.6 Identify the role of the citizen in the selection of government officials and lawmaking; compare individual liberties under different forms of government.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.7.R 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.7.R 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.7.R</p>	<p>NA</p>
<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> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>Grade 4</p> <p>4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. [A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.]</p> <p>Grade 5</p> <p>5.4.6 Explain how the Constitution of the United States was amended to include the Bill of Rights and summarize the liberties protected in each of the ten amendments.</p> <p>Grade 6</p> <p>NA</p>	<p>Grade 4</p> <p>4.2.R.4 4.7.R</p> <p>Grade 5</p> <p>5.2.R.4 5.7.R</p> <p>Grade 6</p> <p>6.2.R.1 6.3.R.8 6.7.R</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</p>

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<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>Grade 4</p> <p>4.1.3 Summarize the role of citizens as responsible stewards of natural resources and the environment. [A. Describe the benefits of participation in recycling and anti-littering activities.] B. Identify present-day examples to conserve natural resources and the development of alternative, sustainable energy sources.</p> <p>4.4.1 Analyze how humans adapt to and modify their environments in order to survive and grow. A. Explain how humans depend upon the physical environment for food, shelter, and economic activities. B. Distinguish between renewable and nonrenewable resources. C. Explain how physical environments can provide both opportunities and limitations for human activity.</p> <p>Grade 5</p> <p>NA</p> <p>Grade 6</p> <p>6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region.</p> <p>6.3.9 Describe benefits and limitations of the traditional, market, and command economic systems, including how government policies affect economic activities and trade relationships.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.2.SE.1-2 4.3.W.2 4.4.W.2 4.5.W.1-7 4.7.R 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.2.SE.1-2 5.3.W.2 5.4.W.2 5.5.W.1-8 5.7.R 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.3.W.2 6.4.W.2 6.5.W.1-11 6.7.R</p>	<p>NA</p>
<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> <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>Grade 4</p> <p>NA</p> <p>Grade 5</p> <p>NA</p> <p>Grade 6</p> <p>6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.7.R</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.7.R</p>	<p>NA</p>

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<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> <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>Grade 4 NA</p> <p>Grade 5 NA</p> <p>Grade 6 6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region.</p>	<p>Grade 4 4.1.S.1-2 4.2.R.4 4.2.SE.1-2 4.3.R.5 4.3.W.2 4.4.R.2-4 4.4.W.2 4.5.W.1-7 4.7.R 4.8.W</p> <p>Grade 5 5.1.S.1-2 5.2.R.4 5.2.SE.1-2 5.3.R.5 5.3.W.2 5.4.R.2-4 5.4.W.2 5.5.W.1-8 5.7.R 5.8.W</p> <p>Grade 6 6.1.S.1-2 6.2.R.1 6.3.R.8 6.3.W.2 6.4.R.2-4 6.4.W.2 6.5.W.1-11 6.7.R</p>	<p>NA</p>

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<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> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	<p>Grade 4</p> <p>4.1.3 Summarize the role of citizens as responsible stewards of natural resources and the environment. [A. Describe the benefits of participation in recycling and anti-littering activities. B. Identify present-day examples to conserve natural resources and the development of alternative, sustainable energy sources.]</p> <p>4.4.1 Analyze how humans adapt to and modify their environments in order to survive and grow. A. Explain how humans depend upon the physical environment for food, shelter, and economic activities. B. Distinguish between renewable and nonrenewable resources. C. Explain how physical environments can provide both opportunities and limitations for human activity.</p> <p>4.4.3 Explain how economic activities can threaten the physical environment. A. Identify ways in which humans can change ecosystems, such as clearing forests, draining wetlands, and diverting waterways, by examining present-day issues related to the use of resources. B. Identify examples of changes in land use in local communities and how the physical environment can be stressed by human activities.</p> <p>Grade 5</p> <p>NA</p> <p>Grade 6</p> <p>6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region.</p> <p>6.4.6 Describe the role of citizens as responsible stewards of natural resources and the environment.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.2.SE.1-2 4.3.R.5 4.3.W.2 4.4.R.2-4 4.4.W.2 4.5.W.1-7 4.7.R 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.2.SE.1-2 5.3.R.5 5.3.W.2 5.4.R.2-4 5.4.W.2 5.5.W.1-8 5.7.R 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.3.W.2 6.4.R.2-4 6.4.W.2 6.5.W.1-11 6.7.R</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</p>

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<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> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 	<p>Grade 4</p> <p>4.1.3 Summarize the role of citizens as responsible stewards of natural resources and the environment. [A. Describe the benefits of participation in recycling and anti-littering activities.] B. Identify present-day examples to conserve natural resources and the development of alternative, sustainable energy sources.</p> <p>Grade 5</p> <p>5.5.3 Describe the responsibilities of United States citizens including: A. registration and voting in public elections B. becoming informed voters C. engagement in civil discourse D. service on trial juries E. payment of taxes F. obedience to laws G. registration for military service.</p> <p>Grade 6</p> <p>6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region.</p> <p>6.3.9 Describe benefits and limitations of the traditional, market, and command economic systems, including how government policies affect economic activities and trade relationships.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.3.R.5 4.7.R</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.3.R.5 5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.7.R</p>	<p>NA</p>
<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>Grade 4</p> <p>NA</p> <p>Grade 5</p> <p>NA</p> <p>Grade 6</p> <p>6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region.</p> <p>6.3.9 Describe benefits and limitations of the traditional, market, and command economic systems, including how government policies affect economic activities and trade relationships.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.3.R.5 4.3.W.2 4.7.R 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.3.R.5 5.3.W.2 5.7.R 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.3.W.2 6.7.R</p>	<p>NA</p>

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<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> <ul style="list-style-type: none"> List and describe the Economic Freedoms we enjoy in our country. 	<p>Grade 4 NA</p> <p>Grade 5 NA</p> <p>Grade 6 6.3.6 Identify the role of the citizen in the selection of government officials and lawmaking; compare individual liberties under different forms of government. 6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region. 6.3.9 Describe benefits and limitations of the traditional, market, and command economic systems, including how government policies affect economic activities and trade relationships.</p>	<p>Grade 4 4.1.S.1-2 4.2.R.4 4.3.R.5 4.3.W.3 4.7.R 4.8.W</p> <p>Grade 5 5.1.S.1-2 5.2.R.4 5.3.R.5 5.3.W.3 5.7.R 5.8.W</p> <p>Grade 6 6.1.S.1-2 6.2.R.1 6.3.R.8 6.3.W.3 6.7.R</p>	<p>NA</p>

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<p>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</p> <p>Discuss freedoms afforded by a free enterprise system and then create posters to illustrate the economic freedoms.</p> <ul style="list-style-type: none"> Illustrate the Economic Freedoms we enjoy in our country. 	<p>Grade 4 NA</p> <p>Grade 5 NA</p> <p>Grade 6 6.3.6 Identify the role of the citizen in the selection of government officials and lawmaking; compare individual liberties under different forms of government. 6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region. 6.3.9 Describe benefits and limitations of the traditional, market, and command economic systems, including how government policies affect economic activities and trade relationships.</p>	<p>Grade 4 4.1.S.1-2 4.2.R.4 4.3.R.5 4.3.W.3 4.7.R 4.7.W 4.8.W</p> <p>Grade 5 5.1.S.1-2 5.2.R.4 5.3.R.5 5.3.W.3 5.7.R 5.7.W 5.8.W</p> <p>Grade 6 6.1.S.1-2 6.2.R.1 6.3.R.8 6.3.W.3 6.7.R</p>	<p>NA</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> <ul style="list-style-type: none"> Define scarcity and explain ways to resolve scarcity. 	<p>NA</p>	<p>Grade 4 4.1.S.1-2 4.7.R</p> <p>Grade 5 5.1.S.1-2 5.7.R</p> <p>Grade 6 6.1.S.1-2 6.7.R</p>	<p>Grade 4 4.N.2.4</p> <p>Grade 5 5.N.2.4</p> <p>Grade 6 6.N.2.3</p>

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Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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> <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>Grade 4</p> <p>4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. [A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.]</p> <p>Grade 5</p> <p>5.3.2 Analyze the ideals stated in the Declaration of Independence, drafted by Thomas Jefferson and adopted July 4, 1776, used to: A. identify natural, unalienable rights, such as life, liberty, and the pursuit of happiness B. declare the equality of all individuals C. define the purpose of government D. establish the principle of self-government and consent of the governed E. explain specific colonial grievances</p> <p>5.5.3 Describe the responsibilities of United States citizens including: A. registration and voting in public elections B. becoming informed voters C. engagement in civil discourse D. service on trial juries E. payment of taxes F. obedience to laws G. registration for military service</p> <p>Grade 6</p> <p>6.3.5 [Compare] the systems of government, including representative governments (democracy, [republic, constitutional monarchy) and authoritarian systems (dictatorship, absolute monarchy)].</p> <p>6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region.</p> <p>6.3.9 Describe benefits and limitations of the traditional, market, and command economic systems, including how government policies affect economic activities and trade relationships.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.3.R.5 4.3.W.3 4.7.R 4.7.W 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.3.R.5 5.3.W.3 5.7.R 5.7.W 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.3.W.3 6.7.R</p>	<p>NA</p>

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Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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>Grade 4</p> <p>4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. [B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.]</p> <p>Grade 5</p> <p>5.5.3 Describe the responsibilities of United States citizens including: A. registration and voting in public elections B. becoming informed voters C. engagement in civil discourse D. service on trial juries E. payment of taxes F. obedience to laws G. registration for military service</p> <p>Grade 6</p> <p>6.3.5 [Compare] the systems of government, including representative governments (democracy, [republic, constitutional monarchy] and authoritarian systems (dictatorship, absolute monarchy)].</p> <p>6.3.9 Describe benefits and limitations of the traditional, market, and command economic systems, including how government policies affect economic activities and trade relationships.</p> <p>PFL</p> <p>PFL 2.1 Analyze the obligation of paying taxes and how individuals, as well as communities, might benefit from taxes.</p> <p>A. Identify and explain various types of taxes, including income, payroll, sales, and property taxes, and when these types of taxes are due.</p> <p>B. Describe some of the uses for taxation at the local, state, and federal levels (e.g., infrastructure, public safety, and courts of law).</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.4.R.2-4 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.4.R.2-4 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.4.R.2-4</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</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> <ul style="list-style-type: none"> • Explain why people pay taxes. • Differentiate between public goods and services and private goods and services. 	<p>Grade 4</p> <p>NA</p> <p>Grade 5</p> <p>5.5.3 Describe the responsibilities of United States citizens including: A. registration and voting in public elections B. becoming informed voters C. engagement in civil discourse D. service on trial juries E. payment of taxes F. obedience to laws G. registration for military service</p> <p>Grade 6</p> <p>6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region.</p> <p>6.3.9 Describe benefits and limitations of the traditional, market, and command economic systems, including how</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.4.R.2-4 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.4.R.2-4 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.4.R.2-4</p>	<p>NA</p>

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Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
	<p>government policies affect economic activities and trade relationships.</p> <p>PFL</p> <p>PFL 2.1 Analyze the obligation of paying taxes and how individuals, as well as communities, might benefit from taxes.</p> <p>A. Identify and explain various types of taxes, including income, payroll, sales, and property taxes, and when these types of taxes are due.</p> <p>B. Describe some of the uses for taxation at the local, state, and federal levels (e.g., infrastructure, public safety, and courts of law).</p>		
<p>Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax</p> <p>Calculate sales tax on items purchased at the City Zoo Gift Shop.</p> <p>Calculate tax by multiplying with decimals.</p> <ul style="list-style-type: none"> Explain why people pay taxes 	<p>Grade 4</p> <p>NA</p> <p>Grade 5</p> <p>5.5.3 Describe the responsibilities of United States citizens including: A. registration and voting in public elections B. becoming informed voters C. engagement in civil discourse D. service on trial juries E. payment of taxes F. obedience to laws G. registration for military service</p> <p>PFL</p> <p>PFL 2.1 Analyze the obligation of paying taxes and how individuals, as well as communities, might benefit from taxes.</p> <p>A. Identify and explain various types of taxes, including income, payroll, sales, and property taxes, and when these types of taxes are due.</p> <p>B. Describe some of the uses for taxation at the local, state, and federal levels (e.g., infrastructure, public safety, and courts of law).</p>	<p>Grade 4</p> <p>4.1.S.1-2</p> <p>Grade 5</p> <p>5.1.S.1-2</p> <p>Grade 6</p> <p>6.1.S.1-2</p> <p>6.2.R.1</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</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> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>PFL 14.1 Explain civic responsibilities and opportunities related to charitable giving.</p> <p>A. Describe reasons why individuals engage in charitable giving, such as personal reward, community improvement, and tax deduction.</p> <p>B. Compare different ways in which individuals can donate to charity, including monetary gifts, gifts-in-kind, and volunteer service.</p> <p>C. Describe how charitable giving can fit into one’s spending plan.</p> <p>PFL 14.2 Analyze the importance of charitable giving.</p> <p>A. Describe the impact of charitable giving on the entity receiving the gift, such as improved quality of life and emergency relief.</p> <p>B. Analyze the impact of charitable giving on the community at large, including local development and improved standard of living.</p>	<p>Grade 4</p> <p>4.1.S.1-2</p> <p>4.2.R.4</p> <p>4.3.R.5</p> <p>4.4.R.2-5</p> <p>4.4.W.1</p> <p>4.7.R</p> <p>4.7.W</p> <p>Grade 5-6</p> <p>5.1.S.1-2</p> <p>5.2.R.4</p> <p>5.3.R.5</p> <p>5.4.R.2-5</p> <p>5.4.W.1</p>	<p>NA</p>

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<p>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</p> <p>Learn about foundations and how they help those in need.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>PFL 14.1 Explain civic responsibilities and opportunities related to charitable giving.</p> <p>A. Describe reasons why individuals engage in charitable giving, such as personal reward, community improvement, and tax deduction.</p> <p>B. Compare different ways in which individuals can donate to charity, including monetary gifts, gifts-in-kind, and volunteer service.</p> <p>C. Describe how charitable giving can fit into one’s spending plan.</p> <p>PFL 14.2 Analyze the importance of charitable giving.</p> <p>A. Describe the impact of charitable giving on the entity receiving the gift, such as improved quality of life and emergency relief.</p> <p>B. Analyze the impact of charitable giving on the community at large, including local development and improved standard of living.</p> <p>PFL 14.3 Describe how to evaluate the authenticity of charitable organizations by identifying recipients, allocation of resources, and activities, based on information from watchdog organizations and regulatory agencies.</p>	<p>Grade 4</p> <p>4.1.S.1-2</p> <p>4.2.R.4</p> <p>4.3.R.5</p> <p>4.3.W.3</p> <p>4.4.R.2-5</p> <p>4.4.W.1</p> <p>4.7.R</p> <p>4.7.W</p> <p>4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2</p> <p>5.2.R.4</p> <p>5.3.R.5</p> <p>5.3.W.3</p> <p>5.4.R.2-5</p> <p>5.4.W.1</p> <p>5.7.R</p> <p>5.7.W</p> <p>5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2</p> <p>6.2.R.1</p> <p>6.3.R.8</p> <p>6.3.W.3</p> <p>6.4.R.2-4</p> <p>6.4.W.1</p> <p>6.7.R</p>	<p>NA</p>

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Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
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>Grade 4</p> <p>NA</p> <p>Grade 5</p> <p>5.5.3 Describe the responsibilities of United States citizens including: A. registration and voting in public elections B. becoming informed voters C. engagement in civil discourse D. service on trial juries E. payment of taxes F. obedience to laws G. registration for military service</p> <p>PFL</p> <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p>	<p>Grade 4</p> <p>4.1.S.1-2</p> <p>4.2.R.4</p> <p>4.3.R.5</p> <p>4.4.R.2-5</p> <p>4.4.W.1</p> <p>4.7.R</p> <p>4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2</p> <p>5.2.R.4</p> <p>5.3.R.5</p> <p>5.4.R.2-5</p> <p>5.4.W.1</p> <p>5.7.R</p> <p>5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2</p> <p>6.2.R.1</p> <p>6.3.R.8</p> <p>6.4.R.2-4</p> <p>6.4.W.1</p> <p>6.7.R</p>	<p>NA</p>

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Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning 	<p>PFL PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences. A. Explain how costs and benefits determine the achievement of personal financial goals. B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals. C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p>	<p>Grade 4 4.2.R.4 4.2.SE.1-2 4.4.R.2-5 4.4.W.1 4.5.W.4-7 4.8.W Grade 5 5.2.R.4 5.2.SE.1-2 5.4.R.2-5 5.4.W.1 5.5.W.4-8 5.8.W Grade 6 6.2.R.1 6.3.R.8 6.4.R.2-4 6.4.W.1 6.5.W.4-11</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> <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>PFL PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences. A. Explain how costs and benefits determine the achievement of personal financial goals. B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals. C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p>	<p>Grade 4 4.2.R.4 4.3.R.5 4.4.R.2-5 4.4.W.1 4.7.W Grade 5 5.2.R.4 5.3.R.5 5.4.R.2-5 5.4.W.1 5.7.W Grade 6 6.2.R.1 6.3.R.8 6.4.R.2-4 6.4.W.1 6.7.W</p>	<p>NA</p>

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Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.3.R.7 4.3.W.2 4.4.R.2-5 4.4.W.1 4.6.W.2 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.3.R.7 5.3.W.2 5.4.R.2-5 5.4.W.1 5.6.R.3 5.6.W.2 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.7-8 6.3.W.2 6.4.R.2-4 6.4.W.1 6.6.R.2-3 6.6.W.3</p>	NA

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<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>Grade 4</p> <p>4.1.S.1-3 4.2.R.4 4.3.W.2 4.4.R.2-4 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-3 5.2.R.4 5.3.W.2 5.4.R.2-4 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-3 6.2.R.1 6.3.R.8 6.3.W.2 6.4.R.2-4</p>	NA
<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. 	NA	<p>Grade 4</p> <p>4.1.L.2 4.1.S.1-2</p> <p>Grade 5</p> <p>5.1.L.2 5.1.S.1-2</p> <p>Grade 6</p> <p>6.1.L.2 6.1.S.1-2</p>	NA

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Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<p>Unit 3: Session 2:(Optional) Application 1: Job Interviews</p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <ul style="list-style-type: none"> Model appropriate business greetings. Contribute to group success by demonstrating appropriate workplace behaviors. Demonstrate proper interview skills. Define resume, job interview, and applicant. 	NA	<p>Grade 4</p> <p>4.1.L.2 4.1.S.1-3</p> <p>Grade 5</p> <p>5.1.L.2 5.1.S.1-3</p> <p>Grade 6</p> <p>6.1.L.2 6.1.S.1-3</p>	NA
<p>Unit 3: Session 2: (Optional) Application 2: Customer Service</p> <p>Explore skills needed for outstanding customer service.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	NA	<p>Grade 4</p> <p>4.1.S.1-3 4.2.R.1 4.3.W.2 4.4.R.2-4 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-3 5.2.R.1,4 5.3.W.2 5.4.R.2-4 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-3 6.2.R.1 6.3.W.2 6.4.R.2-4</p>	NA

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<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> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>Grade 4 NA</p> <p>Grade 5 NA</p> <p>Grade 6 6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region.</p>	<p>Grade 4 4.1.S.1-3 4.2.R.1 4.3.W.2 4.8.W</p> <p>Grade 5 5.1.S.1-3 5.2.R.1,4 5.3.W.2 5.8.W</p> <p>Grade 6 6.1.S.1-3 6.2.R.1 6.3.W.2</p>	<p>Grade 4 4.N.2.4</p> <p>Grade 5 5.N.2.4</p> <p>Grade 6 6.N.2.3</p>
<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> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>Grade 4 4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.</p> <p>Grade 5 NA</p> <p>Grade 6 NA</p>	<p>Grade 4 4.1.S.1-3 4.2.R.1,4 4.3.W.2 4.8.W</p> <p>Grade 5 5.1.S.1-3 5.2.R.1,4 5.3.W.2 5.8.W</p> <p>Grade 6 6.1.S.1-3 6.2.R.1 6.3.R.8 6.3.W.2</p>	<p>NA</p>

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<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>Grade 4</p> <p>4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.</p> <p>Grade 5</p> <p>5.5.3 Describe the responsibilities of United States citizens including: A. registration and voting in public elections B. becoming informed voters C. engagement in civil discourse D. service on trial juries E. payment of taxes F. obedience to laws G. registration for military service</p> <p>Grade 6</p> <p>6.3.5 Compare the systems of government, including representative governments (democracy, republic, constitutional monarchy) and authoritarian systems (dictatorship, absolute monarchy).</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.3.R.5 4.4.R.2 4.7.R 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.3.R.5 5.4.R.2 5.7.R 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.4.R.2 6.7.R</p>	<p>NA</p>
<p>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</p> <p>Learn some tips about becoming an informed voter.</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>Grade 4</p> <p>NA</p> <p>Grade 5</p> <p>5.5.3 Describe the responsibilities of United States citizens including: A. registration and voting in public elections B. becoming informed voters C. engagement in civil discourse D. service on trial juries E. payment of taxes F. obedience to laws G. registration for military service</p> <p>Grade 6</p> <p>NA</p>	<p>Grade 4</p> <p>4.1.S.1-3 4.2.R.1,4 4.3.R.5 4.4.R.2 4.6.R.3 4.7.R</p> <p>Grade 5</p> <p>5.1.S.1-3 5.2.R.1,4 5.3.R.5 5.4.R.2 5.6.R.3 5.7.R</p> <p>Grade 6</p> <p>6.1.S.1-3 6.2.R.1 6.3.R.8 6.4.R.2 6.7.R</p>	<p>NA</p>

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Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	<p>Grade 4 NA</p> <p>Grade 5 5.5.3 Describe the responsibilities of United States citizens including: A. registration and voting in public elections B. becoming informed voters C. engagement in civil discourse D. service on trial juries E. payment of taxes F. obedience to laws G. registration for military service</p> <p>Grade 6 NA</p>	<p>Grade 4 4.1.S.1-3 4.3.R.5 4.4.R.2 4.7.R 4.8.W</p> <p>Grade 5 5.1.S.1-3 5.3.R.5 5.4.R.2 5.7.R 5.8.W</p> <p>Grade 6 6.1.S.1-3 6.4.R.2 6.7.R</p>	<p>NA</p>
<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> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	<p>Grade 4 4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.</p> <p>Grade 5 5.4.6 Explain how the Constitution of the United States was amended to include the Bill of Rights and summarize the liberties protected in each of the ten amendments. 5.5.3 Describe the responsibilities of United States citizens including: A. registration and voting in public elections B. becoming informed voters C. engagement in civil discourse D. service on trial juries E. payment of taxes F. obedience to laws G. registration for military service</p> <p>Grade 6 NA</p>	<p>Grade 4 4.2.R.1 4.3.R.5 4.4.R.2 4.6.R.3</p> <p>Grade 5 5.2.R.1,4 5.3.R.5 5.4.R.2 5.6.R.3</p> <p>Grade 6 6.2.R.1 6.4.R.2</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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> <ul style="list-style-type: none"> Explore careers and career paths Create a draft resume or business plan 	<p>PFL</p> <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p>	<p>Grade 4</p> <p>4.2.R.1</p> <p>4.3.R.5</p> <p>4.4.R.2</p> <p>4.6.R.3</p> <p>Grade 5</p> <p>5.2.R.1,4</p> <p>5.3.R.5</p> <p>5.4.R.2</p> <p>5.6.R.3</p> <p>Grade 6</p> <p>6.2.R.1</p> <p>6.4.R.2</p>	<p>NA</p>
<h2>Unit 4 Business Management</h2>			
<p>Unit 4: Business Management</p> <p>Session 1: Business Costs</p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in BizPrep.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. Use descriptive language to describe what makes a quality business. 	<p>Grade 4</p> <p>4.4.1 Analyze how humans adapt to and modify their environments in order to survive and grow. A. Explain how humans depend upon the physical environment for food, shelter, and economic activities. B. Distinguish between renewable and nonrenewable resources. C. Explain how physical environments can provide both opportunities and limitations for human activity.</p> <p>Grade 5</p> <p>NA</p> <p>Grade 6</p> <p>6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region.</p>	<p>Grade 4</p> <p>4.2.R.1</p> <p>4.3.R.5</p> <p>4.4.R.2</p> <p>4.8.W</p> <p>Grade 5</p> <p>5.2.R.1,4</p> <p>5.3.R.5</p> <p>5.4.R.2</p> <p>5.8.W</p> <p>Grade 6</p> <p>6.2.R.1</p> <p>6.4.R.2</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. 	<p>NA</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.3.R.5 4.4.R.2 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.3.R.5 5.4.R.2 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.4.R.2</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</p>
<p>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</p> <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>Grade 4</p> <p>4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.</p> <p>Grade 5</p> <p>NA</p> <p>Grade 6</p> <p>6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region.</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.3.R.5 4.4.R.2 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.3.R.5 5.4.R.2 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.4.R.2</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. 	<p>NA</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.3.R.5 4.4.R.2 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.3.R.5 5.4.R.2 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.4.R.2</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</p>
<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> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>Grade 4</p> <p>NA</p> <p>Grade 5</p> <p>NA</p> <p>Grade 6</p> <p>6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region.</p>	<p>Grade 4</p> <p>4.1.S.1-3 4.2.R.4 4.3.R.5 4.4.R.2 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-3 5.2.R.4 5.3.R.5 5.4.R.2 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-3 6.2.R.1 6.3.R.8 6.4.R.2</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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. 	<p>Grade 4 NA</p> <p>Grade 5 NA</p> <p>Grade 6 6.3.9 Describe benefits and limitations of the traditional, market, and command economic systems, including how government policies affect economic activities and trade relationships.</p>	<p>Grade 4 4.2.R.4 4.4.R.2 4.4.W.2</p> <p>Grade 5 5.2.R.4 5.4.R.2 5.4.W.2</p> <p>Grade 6 6.2.R.1 6.3.R.8 6.4.R.2 6.4.W.2 6.5.W.1</p>	<p>Grade 4 4.N.2.4-5</p> <p>Grade 5 5.N.2.2,4</p> <p>Grade 6 6.N.2.3 6.N.4.3</p>
<p>Unit 4: Session 2: Activity: Price Setting – JA Lemonade Stand Level 2</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>NA</p>	<p>Grade 4 4.2.R.4 4.4.R.2</p> <p>Grade 5 5.2.R.4 5.4.R.2</p> <p>Grade 6 6.2.R.1 6.3.R.8 6.4.R.2</p>	<p>Grade 4 4.N.2.4</p> <p>Grade 5 5.N.2.4</p> <p>Grade 6 6.N.2.3</p>
<p>Unit 4: Session 2: (Optional) Application 1: The Right Price</p> <p>Work in business teams to determine the right price for a product and attempt to sell the product at that price. Business teams take turns buying and selling to try to turn a profit.</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>NA</p>	<p>Grade 4 4.1.S.1-2 4.2.R.4 4.4.R.2</p> <p>Grade 5 5.1.S.1-2 5.2.R.4 5.4.R.2</p> <p>Grade 6 6.1.S.1-2 6.2.R.1 6.3.R.8 6.4.R.2</p>	<p>Grade 4 4.N.2.4</p> <p>Grade 5 5.N.2.4</p> <p>Grade 6 6.N.2.3</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	NA	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.4.R.2</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.4.R.2</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.4.R.2</p>	<p>Grade 4</p> <p>4.N.2.4-5</p> <p>Grade 5</p> <p>5.N.2.2,4</p> <p>Grade 6</p> <p>6.N.2.3 6.N.4.3</p>
<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> <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. 	<p>Grade 4</p> <p>NA</p> <p>Grade 5</p> <p>NA</p> <p>Grade 6</p> <p>6.5.3 Describe patterns of global economic interdependence and trade, including the concepts of balance of trade and supply and demand; compare measures of economic growth including Gross Domestic Product (GDP) and Gross National Product (GNP).</p>	<p>Grade 4</p> <p>4.1.S.1-2 4.2.R.4 4.4.R.2 4.6.R.1 4.6.W.2 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.2.R.4 5.4.R.2 5.6.R.1,3 5.6.W.2 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.8 6.4.R.2 6.6.R.1-3 6.6.W.1,3</p>	NA

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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> <ul style="list-style-type: none"> Create a friendly letter using a template. 	NA	<p>Grade 4</p> <p>4.2.SE.1-2 4.5.W.1-7 4.8.W</p> <p>Grade 5</p> <p>5.2.SE.1-2 5.5.W.1-8 5.8.W</p> <p>Grade 6</p> <p>6.5.W.2-11</p>	NA
<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 advertising. Acknowledge how effective teamwork and cooperation enhance business. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	NA	<p>Grade 4</p> <p>4.1.S.1-2 4.4.R.1 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.4.R.1 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.4.R.1</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</p>

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<p>Unit 4: Session 3: (Optional) Application 1: Business Ethics</p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. 	NA	<p>Grade 4</p> <p>4.1.S.1-2 4.3.R.7 4.4.R.1-2 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.3.R.7 5.4.R.1-2 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.7 6.4.R.1-2</p>	NA
<p>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</p> <p>Match businesses with their slogans and/or logos. Learn what a jingle is and work with their business teams to create one for their business.</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. 	NA	<p>Grade 4</p> <p>4.1.S.1-2 4.3.R.7 4.4.R.1-2 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.3.R.7 5.4.R.1-2 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.7 6.4.R.1-2</p>	NA

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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> <ul style="list-style-type: none"> Identify the meaning of identity theft and learn how to prevent it. 	NA	<p>Grade 4</p> <p>4.1.S.1-2 4.3.R.7 4.4.R.1-2 4.8.W</p> <p>Grade 5</p> <p>5.1.S.1-2 5.3.R.7 5.4.R.1-2 5.8.W</p> <p>Grade 6</p> <p>6.1.S.1-2 6.2.R.1 6.3.R.7 6.4.R.1-2</p>	NA
<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> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	NA	<p>Grade 4</p> <p>4.1.S.3 4.2.W.2-3 4.2.SE.1-2 4.3.W.3 4.5.W.1-7 4.8.W</p> <p>Grade 5</p> <p>5.1.S.3 5.2.W.2-3 5.2.SE.1-2 5.3.W.3 5.5.W.1-8 5.8.W</p> <p>Grade 6</p> <p>6.2.W.1,3-4 6.3.W.3 6.5.W.2-11</p>	NA

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
Unit 5: The Visit			
<p>Unit 5: Activity: Schedule and Citizen Checklist</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	NA	NA
<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. 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>Grade 4 NA</p> <p>Grade 5 NA</p> <p>Grade 6 6.3.8 Evaluate how the three levels of economic activities (primary, secondary, tertiary) contribute to the development of a nation and region.</p>	<p>Grade 4 4.1.L.2</p> <p>Grade 5 5.1.L.2</p> <p>Grade 6 6.1.L.2</p>	NA
<p>Unit 5: Activity: Bringing It Home</p> <p>Discuss how you might apply what you have learned to your future career plans.</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>Grade 4 NA</p> <p>Grade 5 NA</p> <p>Grade 6 6.3.9 Describe benefits and limitations of the traditional, market, and command economic systems, including how government policies affect economic activities and trade relationships.</p>	<p>Grade 4 4.1.S.1-2</p> <p>Grade 5 5.1.S.1-2</p> <p>Grade 6 6.1.S.1-2</p>	NA

JA BizTown

Unit Description and Learning Objectives	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <p>Use a self-checklist to rank your business performance.</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	NA	<p>Grade 4</p> <p>4.1.S.3</p> <p>Grade 5</p> <p>5.1.S.3</p> <p>Grade 6</p> <p>6.1.S.3</p>	NA
<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> <ul style="list-style-type: none"> Explain circular flow. Describe how citizens use financial institutions. Describe how citizens work within a quality business. 	NA	<p>Grade 4</p> <p>4.1.S.1-2</p> <p>Grade 5</p> <p>5.1.S.1-2</p> <p>Grade 6</p> <p>6.1.S.1-2</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</p>
<p>Unit 5: (Optional) Extension: Business Letter</p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	NA	<p>Grade 4</p> <p>4.2.W.1-4</p> <p>4.5.W.1-10</p> <p>Grade 5</p> <p>5.2.W.1-4</p> <p>5.5.W.1-11</p> <p>Grade 6</p> <p>6.2.W.1-4</p> <p>6.5.W.1-11</p>	NA

JA BizTown Adventures

Session Details	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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:</p> <p>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 	NA	<p>Grade 4</p> <p>4.1.L.2</p> <p>4.2.F.2</p> <p>4.2.R.1,4</p> <p>4.3.R.5,7</p> <p>4.3.W.2</p> <p>4.4.R.2-5</p> <p>4.4.W.1</p> <p>4.6.W.2</p> <p>4.7.R</p> <p>Grade 5</p> <p>5.1.L.2</p> <p>5.2.F.2</p> <p>5.2.R.1,4</p> <p>5.3.R.5,7</p> <p>5.3.W.2</p> <p>5.4.R.1-5</p> <p>5.4.W.1</p> <p>5.6.R.3</p> <p>5.6.W.2</p> <p>5.7.R</p> <p>Grade 6</p> <p>6.1.L.2</p> <p>6.2.R.1</p> <p>6.3.R.7-8</p> <p>6.3.W.2</p> <p>6.4.R.1-4</p> <p>6.4.W.1</p> <p>6.7.R</p>	NA

JA BizTown Adventures

Session Details	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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:</p> <p>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>NA</p>	<p>Grade 4</p> <p>4.1.L.2</p> <p>4.2.F.2</p> <p>4.2.R.1,4</p> <p>4.3.R.5,7</p> <p>4.3.W.2</p> <p>4.4.R.2-5</p> <p>4.4.W.1</p> <p>4.6.W.2</p> <p>4.7.R</p> <p>Grade 5</p> <p>5.1.L.2</p> <p>5.2.F.2</p> <p>5.2.R.1,4</p> <p>5.3.R.5,7</p> <p>5.3.W.2</p> <p>5.4.R.1-5</p> <p>5.4.W.1</p> <p>5.6.R.3</p> <p>5.6.W.2</p> <p>5.7.R</p> <p>Grade 6</p> <p>6.1.L.2</p> <p>6.2.R.1</p> <p>6.3.R.7-8</p> <p>6.3.W.2</p> <p>6.4.R.1-4</p> <p>6.4.W.1</p> <p>6.6.R.2-3</p> <p>6.6.W.3</p> <p>6.7.R</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</p>

JA BizTown Adventures

Session Details	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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:</p> <p>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 ▪ 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 	NA	<p>Grade 4</p> <p>4.1.L.2</p> <p>4.2.F.2</p> <p>4.2.R.1,4</p> <p>4.3.R.5,7</p> <p>4.4.R.2-5</p> <p>4.4.W.1</p> <p>4.7.R</p> <p>Grade 5</p> <p>5.1.L.2</p> <p>5.2.F.2</p> <p>5.2.R.1</p> <p>5.2.R.4</p> <p>5.3.R.5,7</p> <p>5.4.R.1-5</p> <p>5.4.W.1</p> <p>5.7.R</p> <p>Grade 6</p> <p>6.1.L.2</p> <p>6.2.R.1</p> <p>6.3.R.6-8</p> <p>6.4.R.1-4</p> <p>6.4.W.1</p> <p>6.7.R</p>	NA

JA BizTown Adventures

Session Details	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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:</p> <p>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 	NA	<p>Grade 4</p> <p>4.1.L.2</p> <p>4.2.F.2</p> <p>4.2.R.1,4</p> <p>4.3.R.5,7</p> <p>4.3.W.2</p> <p>4.4.R.2-5</p> <p>4.4.W.1</p> <p>4.6.W.2</p> <p>4.7.R</p> <p>Grade 5</p> <p>5.1.L.2</p> <p>5.2.F.2</p> <p>5.2.R.1,4</p> <p>5.3.R.5,7</p> <p>5.3.W.2</p> <p>5.4.R.1-5</p> <p>5.4.W.1</p> <p>5.6.R.3</p> <p>5.6.W.2</p> <p>5.7.R</p> <p>Grade 6</p> <p>6.1.L.2</p> <p>6.2.R.1</p> <p>6.3.R.7-8</p> <p>6.3.W.2</p> <p>6.4.R.1-4</p> <p>6.4.W.1</p> <p>6.6.R.2-3</p> <p>6.6.W.3</p> <p>6.7.R</p>	NA

JA BizTown Adventures

Session Details	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<p>Adventure Five: Consumer</p> <p>As consumer, 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:</p> <p>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, and credit cards and other forms of electronic payments. ▪ 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>NA</p>	<p>Grade 4</p> <p>4.1.L.2</p> <p>4.2.F.2</p> <p>4.2.R.1,4</p> <p>4.3.R.5</p> <p>4.3.R.7</p> <p>4.4.R.2-5</p> <p>4.4.W.1</p> <p>4.7.R</p> <p>Grade 5</p> <p>5.1.L.2</p> <p>5.2.F.2</p> <p>5.2.R.1,4</p> <p>5.3.R.5,7</p> <p>5.4.R.1-5</p> <p>5.4.W.1</p> <p>5.7.R</p> <p>Grade 6</p> <p>6.1.L.2</p> <p>6.2.R.1</p> <p>6.3.R.7-8</p> <p>6.4.R.1-4</p> <p>6.4.W.1</p> <p>6.7.R</p>	<p>Grade 4</p> <p>4.N.2.4</p> <p>Grade 5</p> <p>5.N.2.4</p> <p>Grade 6</p> <p>6.N.2.3</p>

JA BizTown Adventures

Session Details	2019 Oklahoma Social Studies Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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:</p> <p>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>Grade 4</p> <p>4.1.1 Describe the concepts of democracy and representative government, including the rule of law, equality, the common good, and individual rights. A. Explain the concept of civic responsibilities, including respect for the law, the necessity for compromise, civic participation, and public service. B. Understand the necessity of respect for diversity of the individual and diversity of groups comprising American society.</p> <p>Grade 5</p> <p>5.5.3 Describe the responsibilities of United States citizens including: A. registration and voting in public elections B. becoming informed voters C. engagement in civil discourse D. service on trial juries E. payment of taxes F. obedience to laws G. registration for military service</p> <p>Grade 6</p> <p>6.3.6 Identify the role of the citizen in the selection of government officials and lawmaking; compare individual liberties under different forms of government.</p>	<p>Grade 4</p> <p>4.1.L.2 4.2.F.2 4.2.R.1,4 4.3.R.5,7 4.4.R.2-5 4.4.W.1 4.7.R</p> <p>Grade 5</p> <p>5.1.L.2 5.2.F.2 5.2.R.1,4 5.3.R.5 5.3.R.7 5.4.R.1-5 5.4.W.1 5.7.R</p> <p>Grade 6</p> <p>6.1.L.2 6.2.R.1 6.3.R.7-8 6.4.R.1-4 6.4.W.1 6.7.R</p>	<p>NA</p>

JA Finance Park

Unit Description	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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:</p> <p>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>Grade 6 NA</p> <p>Grade 7 NA</p> <p>Grade 8 8.3.10 Describe the responsibilities of United States citizens such as: D. paying taxes</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> <p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>A. Identify factors that can affect income by describing the basic components of a paystub, including gross pay, net pay, and deductions (e.g., federal and state income tax, FICA, and voluntary deductions).</p> <p>PFL 2.1 Analyze the obligation of paying taxes and how individuals, as well as communities, might benefit from taxes.</p> <p>A. Identify and explain various types of taxes, including income, payroll, sales, and property taxes, and when these types of taxes are due.</p> <p>B. Describe some of the uses for taxation at the local, state, and federal levels (e.g., infrastructure, public safety, and courts of law).</p> <p>PFL.2.2 Describe the individual importance of meeting one’s tax obligations.</p>	<p>Grade 6 6.1.S.1-2 6.4.R.2-4 6.4.W.2 6.5.W.1-3</p> <p>Grade 7 7.1.S.1-2 7.4.R.2-4 7.4.W.2 7.5.W.1-3</p> <p>Grade 8 8.1.S.1-2 8.4.R.2-4 8.4.W.2 8.5.W.1-3</p>	<p>Grade 6 6.N.2.3 6.N.4.3</p> <p>Grade 7 7.N.2.3,5</p> <p>Grade 8 NA</p>

JA Finance Park

<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:</p> <p>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>NA</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>B. Differentiate between needs and wants in order to develop short, medium, and long-term goals that are specific, measurable, attainable, realistic, and time-based.</p> <p>PFL 3.1 Compare common financial service providers used by consumers to responsibly manage their assets</p> <p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>A. Identify common financial products</p> <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>A. Describe the costs and benefits of various savings options, such as bank savings accounts, certificates of deposit, and money market mutual funds.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> <p>C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p> <p>PFL 6.1 Analyze the necessity of planning and saving for retirement.</p> <p>B. Explain how beginning to save or invest at different stages of life or over different periods of time</p>	<p>Grade 6</p> <p>6.1.S.1-2</p> <p>6.2.R.1</p> <p>6.4.R.2-4</p> <p>6.4.W.2</p> <p>6.5.W.1-3</p> <p>Grade 7</p> <p>7.1.S.1-2</p> <p>7.2.R.1</p> <p>7.4.R.2-4</p> <p>7.4.W.2</p> <p>7.5.W.1-3</p> <p>Grade 8</p> <p>8.1.S.1-2</p> <p>8.2.R.1</p> <p>8.4.R.2-4</p> <p>8.4.W.2</p> <p>8.5.W.1-3</p>	<p>Grade 6</p> <p>6.N.2.3</p> <p>Grade 7</p> <p>7.N.2.5</p> <p>Grade 8</p> <p>NA</p>
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Unit Description	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
		<p>significantly impact financial preparedness for retirement.</p> <p>PFL 11.1 Describe common risks to individuals, their property and investments, caused by situations such as illness, accidents, and natural catastrophes.</p> <p>PFL 11.2 Explain the importance of insurance as a risk management strategy used by financially responsible individuals.</p> <p>A. Describe common types of insurance purchased by consumers, such as health, property, life, disability, automobile, and renter’s insurance.</p> <p>B. Identify different methods for obtaining health insurance, including employer- provided plans, government plans, and private purchase.</p> <p>PFL 11.3 Evaluate appropriate amounts of insurance to meet one’s needs and budget including how insurance deductibles work.</p>		
<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:</p> <p>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 	NA	<p>PFL 1.5 Explain how fiscally responsible individuals use various strategies and spending plans for tracking their income and expenses, both anticipated and unanticipated.</p> <p>PFL 3.1 Compare common financial service providers used by consumers to responsibly manage their assets (e.g., banks, mortgage companies, credit unions, brokerage firms, and finance companies).</p> <p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>A. Identify common financial products (e.g., checking, contactless payment systems, credit cards, savings, loans, investments, and insurance).</p> <p>B. Describe available consumer banking technologies (e.g., Automated Teller Machines, mobile</p>	<p>Grade 6</p> <p>6.1.S.1-2</p> <p>6.2.R.1</p> <p>Grade 7</p> <p>7.1.S.1-2</p> <p>7.2.R.1</p> <p>Grade 8</p> <p>8.1.S.1-2</p> <p>8.2.R.1</p>	<p>Grade 6</p> <p>6.N.2.3</p> <p>6.N.4.3</p> <p>Grade 7</p> <p>7.N.2.5</p> <p>Grade 8</p> <p>NA</p>

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Unit Description	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<p>the ability to get credit and borrow money</p>		<p>apps, digital wallets, and online banking).</p> <p>C. Explain the risks and protections associated with checks, debit cards, credit cards, online and mobile payment systems.</p> <p>PFL 4.1 Analyze the purpose of maintaining accurate financial accounts.</p> <p>PFL 4.2 Develop useful account management skills.</p> <p>A. Describe how funds can be added and withdrawn from financial accounts (e.g., direct deposit, mobile deposit, teller deposit, debit withdrawals, and ATMs).</p> <p>B. Demonstrate the ability to perform basic account management skills, including correctly writing, endorsing, and depositing checks.</p> <p>C. Explain how to manage financial accounts.</p> <p>D. Describe the potential consequences of account mismanagement, such as non-sufficient funds, overdraft processing, and associated fees.</p> <p>PFL 7.1 Compare sources and products related to borrowing money.</p> <p>A. Identify sources of credit</p> <p>B. Describe various credit products</p> <p>PFL 7.2 Analyze how one’s credit history impacts borrowing money and maintaining credit.</p> <p>A. Explain the importance of establishing a positive credit history</p> <p>B. Describe how credit reports compiled by credit bureaus are used to determine creditworthiness.</p> <p>C. Identify the information contained in a credit report and how to access a free credit report.</p> <p>D. Explain that a credit score is a numeric rating assessing an individual’s credit risk based on</p>		

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		<p>information from their credit report.</p> <p>E. Identify factors that affect a credit score, such as payment history, credit utilization, amount owed, length of credit history, debt owed, and types of credit used.</p> <p>PFL 8.1 Evaluate the costs and benefits of using credit cards for purchasing goods and services.</p> <p>A. Explain how interest rates and fees impact the cost of using credit cards.</p> <p>B. Describe options for payment on credit cards, such as minimum payment, delayed payment, and payment in full.</p> <p>PFL 8.2 Analyze the advantages and disadvantages of online commerce, including how to conduct transactions safely.</p> <p>PFL 9.2 Describe ways to protect yourself from identity theft and fraudulent practices (e.g., monitor monthly financial statements and annual credit reports; protect personal information and passwords).</p> <p>PFL.13.1 Analyze the costs and benefits of bankruptcy as a last resort for individuals and families facing financial challenges.</p> <p>PFL.13.2 Explain ways to avoid bankruptcy and identify alternatives to bankruptcy (e.g., budget management, debt management, refinancing, and financial counseling).</p>		
<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:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult 	NA	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>PFL 1.2 Identify the purpose of the Free Application for Federal Student Aid (FAFSA) in determining eligibility for grants, scholarships,</p>	<p>Grade 6</p> <p>6.1.S.1-2</p> <p>6.3.R.8</p> <p>6.4.R.2-4</p> <p>6.4.W.2</p> <p>6.5.W.1-3</p> <p>Grade 7</p> <p>7.1.S.1-2</p> <p>7.3.R.8</p> <p>7.4.R.2-4</p>	<p>Grade 6</p> <p>6.N.2.3</p> <p>6.N.4.3</p> <p>Grade 7</p> <p>7.N.2.3,5</p> <p>Grade 8</p> <p>NA</p>

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Unit Description	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<p>spending patterns</p> <ul style="list-style-type: none"> ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 		<p>and loans, as well as the essential information needed to apply.</p> <p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>A. Identify factors that can affect income by describing the basic components of a paystub, including gross pay, net pay, and deductions (e.g., federal and state income tax, FICA, and voluntary deductions).</p> <p>B. Differentiate between needs and wants in order to develop short, medium, and long-term goals that are specific, measurable, attainable, realistic, and time-based.</p> <p>PFL 1.4 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on specific goals (e.g., financial, personal, educational, and career).</p> <p>PFL 1.5 Explain how fiscally responsible individuals use various strategies and spending plans for tracking their income and expenses, both anticipated and unanticipated.</p> <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p>	<p>7.4.W.2</p> <p>7.5.W.1-3</p> <p>Grade 8</p> <p>8.1.S.1-2</p> <p>8.3.R.8</p> <p>8.4.R.2-4</p> <p>8.4.W.2</p> <p>8.5.W.1-3</p>	
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>Students will:</p>	NA	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training,</p>	<p>Grade 6</p> <p>6.3.R.8</p> <p>6.3.W.3</p> <p>Grade 7</p> <p>7.3.R.8</p> <p>7.3.W.3</p> <p>Grade 8</p> <p>8.3.R.8</p> <p>8.3.W.3</p>	NA

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Unit Description	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards	2021 Oklahoma ELA Standards	2022 Oklahoma Math Standards
<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>interests, initiative) and their earning potential.</p> <p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>A. Identify factors that can affect income by describing the basic components of a paystub, including gross pay, net pay, and deductions (e.g., federal and state income tax, FICA, and voluntary deductions).</p> <p>B. Differentiate between needs and wants in order to develop short, medium, and long-term goals that are specific, measurable, attainable, realistic, and time-based.</p> <p>PFL 1.4 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on specific goals (e.g., financial, personal, educational, and career).</p> <p>PFL 7.2 Analyze how one’s credit history impacts borrowing money and maintaining credit.</p> <p>A. Explain the importance of establishing a positive credit history (e.g., favorable interest rates, employment, and financial opportunities).</p> <p>D. Explain that a credit score is a numeric rating assessing an individual’s credit risk based on information from their credit report.</p> <p>E. Identify factors that affect a credit score, such as payment history, credit utilization, amount owed, length of credit history, debt owed, and types of credit used.</p>		

JA Finance Park PBL

Unit Description	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
<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:</p> <p>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>Economics</p> <p>E.1.1 Define and apply basic economic concepts of money supply, scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p> <p>United States Government</p> <p>USG.5.1 Define civic virtue and explain the individual’s duty and responsibility to participate in civic life by voting, serving on juries, volunteering within the community, running for office, serving on a political campaign, paying state and federal taxes prior to the April 15th annual deadline, and respecting legitimate authority.</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> <p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>A. Identify factors that can affect income by describing the basic components of a paystub, including gross pay, net pay, and deductions (e.g., federal and state income tax, FICA, and voluntary deductions).</p> <p>PFL 2.1 Analyze the obligation of paying taxes and how individuals, as well as communities, might benefit from taxes.</p> <p>A. Identify and explain various types of taxes, including income, payroll, sales, and property taxes, and when these types of taxes are due.</p> <p>B. Describe some of the uses for taxation at the local, state, and federal levels (e.g., infrastructure, public safety, and courts of law).</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>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 	<p>Economics</p> <p>E.1.1 Define and apply basic economic concepts of money supply, scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p> <p>E.5.2 Describe how banks allow people to pool their incomes and provide future income through investment in stocks.</p> <p>E.7.1 Define interest rates and inflation; analyze the relationship between interest rates and inflation rates to both the borrower and the lender.</p>	<p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>B. Differentiate between needs and wants in order to develop short, medium, and long-term goals that are specific, measurable, attainable, realistic, and time-based.</p> <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>PFL 5.2 Compare various strategies used</p>

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Unit Description	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
<ul style="list-style-type: none"> Assess personal risk and risk management 		<p>to protect income and wealth.</p> <p>A. Describe the costs and benefits of various savings options, such as bank savings accounts, certificates of deposit, and money market mutual funds.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> <p>C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p> <p>D. Compare simple and compound interest.</p> <p>E. Explain and give examples of the power of compound interest over time, including why saving and investing at an earlier age leads to far greater financial outcomes later in life, on average.</p> <p>PFL 11.2 Explain the importance of insurance as a risk management strategy used by financially responsible individuals.</p> <p>A. Describe common types of insurance purchased by consumers, such as health, property, life, disability, automobile, and renter’s insurance.</p> <p>B. Identify different methods for obtaining health insurance, including employer- provided plans, government plans, and private purchase.</p> <p>PFL 11.3 Evaluate appropriate amounts of insurance to meet one’s needs and budget including how insurance deductibles work.</p>

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Unit Description	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
<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:</p> <p>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>Economics</p> <p>E.1.1 Define and apply basic economic concepts of money supply, scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p> <p>E.5.3 Identify how credit unions, corporations, and not-for-profits influence a market economy.</p> <p>E.7.1 Define interest rates and inflation; analyze the relationship between interest rates and inflation rates to both the borrower and the lender.</p>	<p>PFL 3.1 Compare common financial service providers used by consumers to responsibly manage their assets (e.g., banks, mortgage companies, credit unions, brokerage firms, and finance companies).</p> <p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>APFL 4.2 Develop useful account management skills.</p> <p>PFL 7.1 Compare sources and products related to borrowing money.</p> <p>A. Identify sources of credit (e.g., banks, credit unions, retail businesses, private lenders, and the federal government).</p> <p>B. Describe various credit products (e.g., credit cards, car loans, and mortgages).</p> <p>PFL 7.2 Analyze how one’s credit history impacts borrowing money and maintaining credit.</p> <p>A. Explain the importance of establishing a positive credit history (e.g., favorable interest rates, employment, and financial opportunities).</p> <p>B. Describe how credit reports compiled by credit bureaus are used to determine creditworthiness.</p> <p>C. Identify the information contained in a credit report and how to access a free credit report.</p> <p>D. Explain that a credit score is a numeric rating assessing an individual’s credit risk based on information from their credit report.</p> <p>E. Identify factors that affect a credit score, such as payment history, credit utilization, amount owed, length of credit history, debt owed, and types of credit used.</p> <p>PFL 8.1 Evaluate the costs and benefits of using credit cards for purchasing goods and services.</p> <p>A. Explain how interest rates and fees impact the cost of using credit cards.</p> <p>B. Describe options for payment on credit cards, such as minimum payment, delayed payment, and payment in full.</p>

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Unit Description	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
<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 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:</p> <p>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>Economics</p> <p>E.1.1 Define and apply basic economic concepts of money supply, scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>B. Differentiate between needs and wants in order to develop short, medium, and long-term goals that are specific, measurable, attainable, realistic, and time-based.</p> <p>PFL 1.4 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on specific goals (e.g., financial, personal, educational, and career).</p> <p>PFL 1.5 Explain how fiscally responsible individuals use various strategies and spending plans for tracking their income and expenses, both anticipated and unanticipated.</p> <p>PFL.13.1 Analyze the costs and benefits of bankruptcy as a last resort for individuals and families facing financial challenges.</p> <p>PFL.13.2 Explain ways to avoid bankruptcy and identify alternatives to bankruptcy (e.g., budget management, debt management, refinancing, and financial counseling).</p>

JA Finance Park PBL

Unit Description	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
<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:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ 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 	<p>Economics</p> <p>E.1.1 Define and apply basic economic concepts of money supply, scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>PFL 1.4 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on specific goals (e.g., financial, personal, educational, and career).</p> <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>PFL 11.1 Describe common risks to individuals, their property and investments, caused by situations such as illness, accidents, and natural catastrophes.</p> <p>PFL 11.2 Explain the importance of insurance as a risk management strategy used by financially responsible individuals.</p>

JA Finance Park Advanced

Unit Description and Objectives	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
<p>Theme 1: Employment and Income</p> <p>Foundation 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:</p> <p>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>Economics</p> <p>E.2.2 Describe the role of the factors of production, land, labor, capital, entrepreneurship, and technology as well as the place of imports and exports in economic systems.</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p>
<p>Theme 1 Foundation 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:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the difference between gross pay and net pay. ▪ Identify the components on an earnings statement (pay stub) that affect net income. ▪ Calculate net monthly income after removing taxes, benefits, and other deductions. 	<p>NA</p>	<p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>A. Identify factors that can affect income by describing the basic components of a paystub, including gross pay, net pay, and deductions (e.g., federal and state income tax, FICA, and voluntary deductions).</p> <p>PFL 4.2 Develop useful account management skills.</p> <p>A. Describe how funds can be added and withdrawn from financial accounts (e.g., direct deposit, mobile deposit, teller deposit, debit withdrawals, and ATMs).</p> <p>PFL 6.1 Analyze the necessity of planning and saving for retirement.</p> <p>B</p>

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Unit Description and Objectives	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
<p>Theme 2: Employment and Education</p> <p>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:</p> <p>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>NA</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p>
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>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>Economics</p> <p>E.1.1 Define and apply basic economic concepts of money supply, scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p>

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Unit Description and Objectives	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
<p>Theme 4: Planning and Money Management</p> <p>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:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize some of the reasons why people might spend more than they earn. ▪ Identify and use parts of a budget. ▪ List the long-term effects of overspending. 	<p>NA</p>	<p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>B. Differentiate between needs and wants in order to develop short, medium, and long-term goals that are specific, measurable, attainable, realistic, and time-based.</p> <p>PFL 1.4 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on specific goals (e.g., financial, personal, educational, and career).</p> <p>PFL 1.5 Explain how fiscally responsible individuals use various strategies and spending plans for tracking their income and expenses, both anticipated and unanticipated.</p> <p>PFL 7.4 Analyze the responsibilities and consequences of borrowing money.</p> <p>A. Identify consumer responsibilities, rights, and remedies, including fair debt collection practices protected by law.</p> <p>B. Explain why responsible borrowers monitor their credit reports and how errors can be corrected.</p> <p>C. Describe the impact of non-repayment of debt on individuals, families, businesses, and the broader economic system.</p>

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Unit Description and Objectives	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
<p>Theme 5: Risk Management and Insurance</p> <p>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:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize strategies for managing risk. ▪ List the benefits of having insurance for risk management. ▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. ▪ Compare insurance policies. 	<p>NA</p>	<p>PFL 11.1 Describe common risks to individuals, their property and investments, caused by situations such as illness, accidents, and natural catastrophes.</p> <p>PFL 11.2 Explain the importance of insurance as a risk management strategy used by financially responsible individuals.</p> <p>A. Describe common types of insurance purchased by consumers, such as health, property, life, disability, automobile, and renter’s insurance.</p> <p>B. Identify different methods for obtaining health insurance, including employer- provided plans, government plans, and private purchase.</p>
<p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize different investment options. ▪ Compare the benefits and risks of various investment options. ▪ Create a diversified investment portfolio that maximizes profit 	<p>Economics</p> <p>E.1.1 Define and apply basic economic concepts of money supply, scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p> <p>E.5.2 Describe how banks allow people to pool their incomes and provide future income through investment in stocks.</p>	<p>PFL 5.1 Explain reasons for saving and investing as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>A. Describe the costs and benefits of various savings options, such as bank savings accounts, certificates of deposit, and money market mutual funds.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> <p>C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p> <p>D. Compare simple and compound interest.</p> <p>E. Explain and give examples of the power of compound interest over time, including why saving and investing at an earlier age leads to far greater financial outcomes later in life, on average.</p>

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Unit Description and Objectives	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
<p>Theme 7: Simulation and Debrief</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:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify key learnings from the JA Finance Park simulation. ▪ Analyze and apply lessons learned to future career and money management goals. 	<p>Economics</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p>	<p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>B. Differentiate between needs and wants in order to develop short, medium, and long-term goals that are specific, measurable, attainable, realistic, and time-based.</p> <p>PFL 1.4 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on specific goals (e.g., financial, personal, educational, and career).</p> <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
Theme One: Employment and Income			
<p>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>Economics</p> <p>E.2.2 Describe the role of the factors of production, land, labor, capital, entrepreneurship, and technology as well as the place of imports and exports in economic systems.</p> <p>E.2.3 Answer how the three basic economic questions affect personal income and in turn impact the economic system.</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual's financial plan and goals.</p> <p>C. Evaluate the relationship between a person's human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p>
<p>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>Economics</p> <p>E.12.2 Define the causes of unemployment, as well as the different types of unemployment; determine how unemployment is measured and the impact it has on different sectors of the United States economy.</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>C. Evaluate the relationship between a person's human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p>
<p>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>NA</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>C. Evaluate the relationship between a person's human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p>

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Extension Details	Extension Objectives	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
<p>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>United States Government</p> <p>USG.5.1 Define civic virtue and explain the individual’s duty and responsibility to participate in civic life by voting, serving on juries, volunteering within the community, running for office, serving on a political campaign, paying state and federal taxes prior to the April 15th annual deadline, and respecting legitimate authority.</p>	<p>PFL 2.1 Analyze the obligation of paying taxes and how individuals, as well as communities, might benefit from taxes.</p> <p>A. Identify and explain various types of taxes, including income, payroll, sales, and property taxes, and when these types of taxes are due.</p> <p>PFL.2.2 Describe the individual importance of meeting one’s tax obligations.</p> <p>A. Explain the requirements to file taxes and compare basic tax forms, such as W2, W4, and 1040.</p>
<p>Theme Two: Employment and Education</p>			
<p>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>NA</p>	<p>PFL 1.2 Identify the purpose of the Free Application for Federal Student Aid (FAFSA) in determining eligibility for grants, scholarships, and loans, as well as the essential information needed to apply.</p> <p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>PFL 7.1 Compare sources and products related to borrowing money.</p> <p>C. Compare sources of student loans (U.S. Department of Education versus private banks and credit unions) regarding eligibility, interest rates, and terms of repayment.</p>

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Extension Details	Extension Objectives	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
<p>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>NA</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p>
<p>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>NA</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p>
<p>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>NA</p>	<p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>A. Identify common financial products (e.g., checking, contactless payment systems, credit cards, savings, loans, investments, and insurance).</p> <p>PFL 7.1 Compare sources and products related to borrowing money.</p> <p>C. Compare sources of student loans (U.S. Department of Education versus private banks and credit unions) regarding eligibility, interest rates, and terms of repayment.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	2019 Oklahoma Social Studies Standards	Revised Oklahoma Personal Financial Literacy Standards
<p>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>NA</p>	<p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>PFL 7.1 Compare sources and products related to borrowing money.</p> <p>A. Identify sources of credit (e.g., banks, credit unions, retail businesses, private lenders, and the federal government).</p> <p>B. Describe various credit products (e.g., credit cards, car loans, and mortgages).</p> <p>C. Compare sources of student loans (U.S. Department of Education versus private banks and credit unions) regarding eligibility, interest rates, and terms of repayment.</p>
<p>Theme Three: Financial Responsibility and Decision Making</p>			
<p>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>Economics</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p>	<p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>A. Identify common financial products (e.g., checking, contactless payment systems, credit cards, savings, loans, investments, and insurance).</p> <p>PFL 7.1 Compare sources and products related to borrowing money.</p> <p>A. Identify sources of credit (e.g., banks, credit unions, retail businesses, private lenders, and the federal government).</p> <p>B. Describe various credit products (e.g., credit cards, car loans, and mortgages).</p>

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			<p>PFL 7.2 Analyze how one’s credit history impacts borrowing money and maintaining credit.</p> <p>A. Explain the importance of establishing a positive credit history (e.g., favorable interest rates, employment, and financial opportunities).</p> <p>PFL 11.2 Explain the importance of insurance as a risk management strategy used by financially responsible individuals.</p> <p>A. Describe common types of insurance purchased by consumers, such as health, property, life, disability, automobile, and renter’s insurance.</p>
<p>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>Economics</p> <p>E.10.1 Determine how interest rates, unemployment, Consumer Price Index (CPI), individual savings and debt, government debt, government-enforced price ceilings, labor supply, and inflation impact current economic conditions in the United States.</p>	<p>PFL 10.3 Analyze financial considerations when purchasing a place to live.</p>
<p>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>Economics</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p>	<p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>C. Explain the risks and protections associated with checks, debit cards, credit cards, online and mobile payment systems.</p> <p>PFL 7.1 Compare sources and products related to borrowing money.</p> <p>A. Identify sources of credit (e.g., banks, credit unions, retail businesses, private lenders, and the federal government).</p> <p>B. Describe various credit products (e.g., credit cards, car loans, and mortgages).</p> <p>PFL 7.2 Analyze how one’s credit history impacts borrowing money and maintaining credit.</p>

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			<p>A. Explain the importance of establishing a positive credit history (e.g., favorable interest rates, employment, and financial opportunities).</p> <p>B. Describe how credit reports compiled by credit bureaus are used to determine creditworthiness.</p> <p>C. Identify the information contained in a credit report and how to access a free credit report.</p> <p>D. Explain that a credit score is a numeric rating assessing an individual's credit risk based on information from their credit report.</p> <p>E. Identify factors that affect a credit score, such as payment history, credit utilization, amount owed, length of credit history, debt owed, and types of credit used.</p> <p>PFL 8.1 Evaluate the costs and benefits of using credit cards for purchasing goods and services.</p> <p>A. Explain how interest rates and fees impact the cost of using credit cards.</p> <p>B. Describe options for payment on credit cards, such as minimum payment, delayed payment, and payment in full.</p>

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<p>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>Economics</p> <p>E.5.3 Identify how credit unions, corporations, and not-for-profits influence a market economy.</p>	<p>PFL 14.1 Explain civic responsibilities and opportunities related to charitable giving.</p> <p>A. Describe reasons why individuals engage in charitable giving, such as personal reward, community improvement, and tax deduction.</p> <p>B. Compare different ways in which individuals can donate to charity, including monetary gifts, gifts-in-kind, and volunteer service.</p> <p>C. Describe how charitable giving can fit into one’s spending plan.</p> <p>PFL 14.2 Analyze the importance of charitable giving.</p> <p>A. Describe the impact of charitable giving on the entity receiving the gift, such as improved quality of life and emergency relief.</p> <p>B. Analyze the impact of charitable giving on the community at large, including local development and improved standard of living.</p>
<p>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>Economics</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p>	<p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p>

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<p>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>Economics</p> <p>E.2.4 Explain the costs and benefits of government fiduciary policy and regulations including the impact both have on competition.</p> <p>United States Government</p> <p>USG.5.1 Define civic virtue and explain the individual’s duty and responsibility to participate in civic life by voting, serving on juries, volunteering within the community, running for office, serving on a political campaign, paying state and federal taxes prior to the April 15th annual deadline, and respecting legitimate authority.</p>	<p>PFL 2.1 Analyze the obligation of paying taxes and how individuals, as well as communities, might benefit from taxes.</p> <p>A. Identify and explain various types of taxes, including income, payroll, sales, and property taxes, and when these types of taxes are due.</p> <p>B. Describe some of the uses for taxation at the local, state, and federal levels (e.g., infrastructure, public safety, and courts of law).</p>
<p>Theme Four: Planning and Money Management</p>			
<p>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>NA</p>	<p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>A. Identify common financial products (e.g., checking, contactless payment systems, credit cards, savings, loans, investments, and insurance).</p> <p>B. Describe available consumer banking technologies (e.g., Automated Teller Machines, mobile apps, digital wallets, and online banking).</p> <p>C. Explain the risks and protections associated with checks, debit cards, credit cards, online and mobile payment systems.</p>

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<p>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>NA</p>	<p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>B. Differentiate between needs and wants in order to develop short, medium, and long-term goals that are specific, measurable, attainable, realistic, and time-based.</p> <p>PFL 1.4 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on specific goals (e.g., financial, personal, educational, and career).</p> <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p>
<p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Evaluate if an emergency fund should be used for different emergency scenarios. ▪ Create an emergency fund savings plan for an emergency. ▪ Analyze how saving for an emergency fund can impact a monthly budget. 	<p>Economics</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p>	<p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> <p>B. Differentiate between needs and wants in order to develop short, medium, and long-term goals that are specific, measurable, attainable, realistic, and time-based.</p> <p>PFL 1.4 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on specific goals (e.g., financial, personal, educational, and career).</p> <p>PFL 1.5 Explain how fiscally responsible individuals use various strategies and spending plans for tracking their income and expenses, both anticipated and unanticipated.</p>

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Theme Five: Risk Management and Insurance			
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each cover. 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>NA</p>	<p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>A. Identify common financial products (e.g., checking, contactless payment systems, credit cards, savings, loans, investments, and insurance).</p> <p>PFL 11.1 Describe common risks to individuals, their property and investments, caused by situations such as illness, accidents, and natural catastrophes.</p> <p>PFL 11.2 Explain the importance of insurance as a risk management strategy used by financially responsible individuals.</p> <p>PFL 11.3 Evaluate appropriate amounts of insurance to meet one’s needs and budget including how insurance deductibles work.</p>
<p>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>Economics</p> <p>E.7.2 Determine how changes in real interest rates impact people’s decisions to borrow money and purchase goods in a market economy.</p>	<p>PFL 3.1 Compare common financial service providers used by consumers to responsibly manage their assets (e.g., banks, mortgage companies, credit unions, brokerage firms, and finance companies).</p> <p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>PFL 7.1 Compare sources and products related to borrowing money.</p> <p>PFL 10.3 Analyze financial considerations when purchasing a place to live.</p> <p>A. Identify types of lenders and mortgage loans, including fixed versus adjustable-rate mortgage loans.</p> <p>B. Explain the elements of a mortgage</p>

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Theme 6: Investing			
<p>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>Economics</p> <p>E.1.1 Define and apply basic economic concepts of money supply, scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p> <p>E.5.2 Describe how banks allow people to pool their incomes and provide future income through investment in stocks.</p>	<p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> <p>C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p>
<p>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>Economics</p> <p>E.1.1 Define and apply basic economic concepts of money supply, scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p>	<p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>A. Describe the costs and benefits of various savings options, such as bank savings accounts, certificates of deposit, and money market mutual funds.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> <p>C. Explain how various financial</p>

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			<p>investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p> <p>D. Compare simple and compound interest.</p> <p>E. Explain and give examples of the power of compound interest over time, including why saving and investing at an earlier age leads to far greater financial outcomes later in life, on average.</p> <p>PFL 6.1 Analyze the necessity of planning and saving for retirement.</p> <p>A. Identify costs of retirement such as living expenses, health care, and long-term care, based on life expectancy.</p> <p>B. Explain how beginning to save or invest at different stages of life or over different periods of time significantly impact financial preparedness for retirement.</p> <p>PFL 6.2 Evaluate various sources of income for retirement.</p> <p>A. Compare government and employer-sponsored retirement plans, such as Social Security and 401(k) accounts.</p> <p>B. Identify various personal investments, such as IRAs, and describe how they can provide financial resources for retirement.</p> <p>C. Explain that entrepreneurs and self-employed individuals may be responsible for generating their own retirement income, as opposed to government or employer-sponsored plans.</p>